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NEWFOUNDLAND GOVERNMENT

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## COMMISSION OF ENQUIRY ON HOUSING AND TOWN PLANNING IN ST. JOHN'S

Appointed on May 12th, 1942, under the Public Enquiries  
Act 1934.

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**First Interim Report.** November, 1942

City Architect; Building Regulations, etc.

**Second Interim Report.** February, 1943

King's Bridge Road Junction.

**Third Interim Report:** June 3rd, 1943

General Review of Housing Conditions;  
Outline of Proposals for Remedies.

**Fourth Interim Report.** October, 1943

Temporary Regulations to secure width of future  
streets, etc.

**Fifth Interim Report.** January, 1944

Detailed Proposals and Provisional Estimates for  
Suburban Extension and Housing.

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Robinson & Co., Ltd.,  
St. John's.





# COMMISSION OF ENQUIRY ON HOUSING AND TOWN PLANNING IN ST. JOHN'S

(Appointed on May 12th, 1942, under the Public Enquiries Act, 1934)

## FIRST INTERIM REPORT

To His Excellency the Governor in Commission.

Your Excellency:

The Commission of Enquiry into Housing and Town Planning in St. John's, appointed on the 8th day of May, 1942, has come to the conclusion that in view of the extent and probable duration of its labours it will be desirable to make from time to time interim reports, to be absorbed later in its general report. This will have the advantage of informing Your Excellency and the public upon the progress of affairs and will enable the proper authorities to consider in rotation measures recommended by the Commission.

2. The principal object of the Commission must be to recommend a scheme for the rehousing of a proportion and ultimately the whole of the poor and the low-income classes and for the replanning of the city; but this will require extended study and discussion. It is obvious that in the meantime there will arise a variety of short range considerations which need not be postponed.

### PROCEDURE TO DATE:

3. For purposes of record we may note that the membership of the Commission as at the date of this report is as follows:

Hon. Mr. Justice Dunfield, Chairman, (appointed by Your Excellency).

Eric Cook, Esq., Deputy Mayor, nominated by the St. John's Municipal Council; Vice-Chairman, (elected by the members of the Commission).

Rev. E. C. Knowles, (appointed by the United Church Conference).

Brigadier Joseph Acton, (nominated by the authorities of the Salvation Army).

Eric Jerrett, Esq., (nominated

by the authorities of the Church of England).

James V. Ryan, Esq., (President of and nominated by the Railway Employees' Welfare Association).

William F. Breen, Esq., (nominated by the St. John's Longshoremen's Protective Union).

Cyril F. Horwood, Esq., (nominated by the St. John's Rotary Club).

Dr. Leonard A. Miller, (nominated by the Child Welfare Association).

Francis M. O'Leary, Esq., (nominated by the Newfoundland Board of Trade).

Gordon F. Higgins, Esq., President, Benevolent Irish Society, (nominated by the Society).

William J. Frampton, Esq., Vice-President Nfld. Federation of Labour, (nominated by the Newfoundland Federation of Labour).

Allan M. Fraser, Esq., M.A. (Memorial University College; unanimously co-opted by the Commission).

The Commission is thus a very representative body. Since our appointment Mr. C. H. Hutchings, K.C., O.B.E., (Law Society) has resigned, owing to his finding it impossible to attend our night meetings. There has been added to our number Allan M. Fraser, Esq., M.A., Professor of Economics at the Memorial University College, whose presence we value, not alone for his personal talents but in that he represents the educational interest and thus, indirectly, the younger generation.

4. The St. John's Municipal Council has been good enough to provide us with a fund of \$2,500.00 for expenses, together with the use of an office in the City Hall. We have appointed a permanent Secretary in the person of Mr. R. J. Organ, B.A. The Commission has held regular meetings since its inception. We have to ac-



knowledge also the valuable support of the St John's Press.

5. As a first step to obtaining the necessary data we have drawn up a questionnaire (whereof copy is annexed) of some thirty-five questions directed to ascertain

(a) The present conditions as to quality, age and value of housing; number of rooms; sanitary equipment; density of habitation and the like.

(b) The desires of the public as to future housing and their capacity to pay for the same.

A copy of this questionnaire with a covering letter has already been left with most of the families in town and some five thousand replies are already in hand. From fifteen hundred to two thousand remain to be collected in order to make our statistics complete. During the holiday season we were able to avail of the excellent services of four students from the Memorial University College as investigators. These having now returned to work we shall have to make other arrangements for collecting the remainder of the forms as far as our funds will allow. We are glad to report that the public seem to be taking keen interest in our operations and are giving us excellent support. We feel this support would have been even better if the public were able to believe that anything will really come of our deliberations. The public, unfortunately, have seen various more or less abortive efforts in the past, and find it difficult to abandon a somewhat sceptical attitude. We hope to convince them, as time goes on, that this Commission will deal, and deal completely, with the questions submitted to it.

4. The answers to the questionnaire as received are being entered up in a large book of many columns, made for the purpose and when we are able to complete this record and total up the results we shall be in a position to take a very full view of the present situation and to form a good estimate of the possibilities of improvement. For the

moment it is sufficient to say that the general state of the City as regards housing and planning is very backward indeed and that a situation presents itself which will demand the closest and most energetic attention both of the St. John's Municipal Council and of Your Excellency in Commission.

7. In the meantime, and until our finding ourselves in a position to report results and make recommendations as to practical schemes for the rehousing of the poor and the low-income classes, we have been considering a variety of incidental matters such as building regulations, zoning and the like. We have had before us a number of witnesses, including all the practising architects of the City and an eminent visiting architect, as well as the principal City officials. All these incidental matters will be pursued and reported upon in due course.

#### **SUBJECTS NOW DEALT WITH**

8. In this interim report we propose to deal with three subjects:

(a) The establishment of building regulations;

(b) The setting up of machinery for improving the standard of building;

(c) The treatment of an area which obviously demands special attention.

#### **BUILDING REGULATIONS**

9. As a result of our enquiry and our discussion with architects we are of opinion that a most urgent matter is the enactment of a Building Code for the City, setting up the standards of design and construction in accordance with which, and only with which, any new structure may be erected. We are advised and of the opinion that there will be no difficulty in setting up such a code. It appears that in Canada much work has been done with a view to setting up at some time in the future a standard building code for all Canadian cities. The matter has been dealt with by a series of powerful committees, obviously including much of the



best talent in Canada. We have received through the courtesy of Mr. A. J. Paine, B. Arch., an eminent Montreal architect of Newfoundland birth, who is himself a member of one of the Committees and who is, as you are aware, at present doing very important work for Your Excellency in Newfoundland, a copy of the report on the subject, which constitutes a substantial volume. We are advised that a competent body of architects here would have no difficulty at all in extracting from this and adapting the portions suitable to our local conditions, and we are further advised that compulsion to follow such a code if constituted, would add little to the expenses of the small builder; while those houses built locally under the advice of an architect or even by a good builder without an architect are already substantially in accordance with such a code. We learn also that the Canadian Committee has in preparation an abridged code, covering dwelling construction only. Since building in wood is much the same everywhere, the Architect may find ready to his hand a code which can be adopted with little change.

#### **CITY ARCHITECT OR PANEL OF ARCHITECTS:**

10. Among the principal factors which have made our housing in St. John's the low-grade thing which in great part it is are the following:

(a) Poor design of houses, in respect both of appearance and of internal layout.

(b) Crowded and disorderly placing of structures.

(c) Lack of a Building Code. Poor constructional standards.

(d) A low standard of requirements on the part of the public, due partly to lack of means, but partly to lack of up-to-date ideas and of knowledge of building principles and practice.

(e) The practice of building without the assistance of an architect.

(f) The practice of aiming at cheapness without sufficient re-

gard to durability, especially in the case of houses built for sale.

(g) Neglect and disregard of surroundings, including outbuildings, fences and ground.

(h) Cheap, hasty and inadequate construction after the general conflagration of 1892.

11. In theory the Municipal Council passes and approves the plans of all buildings. In practice, however, so far as we can learn, the position is:

(a) that the smaller builder very often has very inadequate plans and specifications.

(b) that there are not any legal standards as to quality of construction.

(c) That no principles have been laid down as to spacing or arrangement of buildings.

(d) That the City Engineer, an official already more than fully occupied with his distinctively engineering functions, endeavours to see that plans and constructional standards are complied with, but is in practice unable to do so as fully as he could wish, and has no building inspector on his staff.

12. A public housing scheme could set an example which in time would doubtless have a good effect; but it is possible that such a scheme may, for reasons of finance and supply, have to be deferred until the end of the war; and unless in the meantime some method of control is adopted many opportunities of improvement may be lost and many irreparable mistakes be made. In any event the situation calls for more than example. In the opinion of this Commission it is necessary forthwith to set up machinery whereby further control may begin at once to be exercised over intending builders.

13. The Commission therefore recommends that the Council do forthwith create the office of City Supervising Architect, whose duty it will be to exercise the necessary control.

14. The process of changing the habits of the community in respect of building is not one to be rushed; it will take a little time, both to bring about the



spread of better ideas and to build up the necessary structure of legal regulation, which is already to be found in other cities, but may require adaptation to local conditions. Therefore, we propose that for a short period at the outset the duties of this officer shall be to exercise pressure and moral suasion and to give advice: to be in effect the "Poor Man's Architect" as well as to exercise such powers as the Municipal Act at present provides; his duties will develop later as a suitable body of regulations is built up.

15. His duties at first will therefore be defined as follows:

(a) To inspect and report upon the plans and specifications of every building to be erected within the City or within one mile outside it.

(b) To control the erection, alteration and repair of buildings and see that plans and specifications are followed.

(c) To advise homebuilders of small means as to their plans and specifications, and to prepare a number of standard plans, elevations and specifications of small houses, copies of which shall be available to all small-home builders.

A nominal fee not exceeding \$10.00 shall be charged for this service, including three copies of plans and specifications. Fees shall go to the City funds.

(d) To maintain in his office an equipment of pictures, plans, models and illustrated books on small-house design; and to see that every proposing homebuilder, before getting a permit to build, studies these; and to use his best efforts to persuade the builder to adopt a sound and handsome design and type of construction.

(e) To recommend unsatisfactory buildings for condemnation.

(f) Generally to watch the City from the point of view of appearance and layout, and to submit to the Council reports and suggestions for its improvement.

After the appointment no permit to build, alter or repair shall

be granted except on a written report from the Architect; and if the intending builder is not prepared to follow the Architect's suggestions he shall be asked to give to the Council reasons for his refusal.

For the purpose of Item (c) the Council should make and from time to time, if necessary, alter, a definition of the person of small means who is to be entitled to avail of this low-fee service. The object is to render the service as widely available as possible to all those small home-builders who normally do not employ, or feel that they cannot afford to employ, an architect, while protecting the architects by leaving those home-builders who can afford it to get their architectural advice at the regular fees. This might be done by fixing a level, either of income or of cost of the proposed house, above which this semi-free service shall not be available. Experience will best settle such a level, and it may have to be changed as building costs and the general level of incomes fluctuate.

The condemnation of insanitary buildings is at present a matter for the City Medical Officer. We suggest that necessary amendments be made in the Municipal Act to transfer this duty to the City Supervising Architect. There is nothing in the matter of bad housing with which he cannot deal as well as, or better than, a medical practitioner. Dirt can be removed and unsound drainage made good: these are the matters to which the medical officer directs himself. But unsound structure, inadequate space, lack of ventilation and the like are matters on which the architect is best qualified to judge.

16. During the first year or so, while following out this moral-suasion programme, he will assist the Council and/or the St. John's Housing Commission in drawing up a code of standards on the design, construction, plumbing, wiring, etc. of dwelling houses. (leaving other classes of buildings to be dealt with in due course) which code shall, when



settled, be embodied in building regulations. The code will distinguish the different standards of design and construction for different zones. When a code has been worked out and made law it shall be his duty to administer and enforce it.

17. With reference to that part of our scheme which constitutes the City Architect a sort of "poor man's architect" we may note that we find that our idea is not novel: literature relating to the operation of the National Housing Act of 1938 in Canada, just received, shows that the Department in charge of the operations of that Act provides complete sets of plans and specifications for a variety of small houses at a flat rate of \$10.00 per set. (Arrangements also exist whereby mortgage loans at a low rate of interest may be had by persons proposing to build these houses; the loans are made by approved financial institutions and their safety is insured by the Government of Canada). We are told by local architects that this scheme will not interfere with their professional interests, inasmuch as the builder of a house costing less than \$3,000 (on pre-war costs) never dreams of employing an architect, regarding this as a waste of money. This fact alone is indicative of the present state of small building.

#### **SUGGESTED SCHEMES RE CITY ARCHITECT**

18. The following courses are possible in relation to the appointment of a City Architect or panel of architects.

**Scheme A.** To make a full-time appointment of a permanent nature. **Advantages:** The appointee will thus have a long period to work out his policies or improvement. **Disadvantages:** The City may not be able or willing to afford a salary sufficient to obtain the services of a first-class man on full time. It is not desirable that the City should bear forever the impress of the ideas of a second-class man. A permanent appointment, unless the holder is an enthusiast, tends

to lead to an unenterprising and routine attitude. If a man were chosen who turned out to be indifferent or incompetent, the results would be disastrous for the City. He might, if we may so put it, be too poor to keep yet not poor enough to dismiss. Again, it is often difficult to get the public to realize that cheap service is poor service, and that in dealing with large affairs it pays to hire the best and pay his price, since the highest of salaries is small compared to the sums of money involved in public affairs. Hence the unsatisfactory appointment is rendered perhaps more probable.

**Scheme B.** To appoint a panel of architects on a part-time basis who will share the work and the remuneration among them. We have, as a rule, two or three practising architects in the City, at most; consequently there should be a fair fee for each. **Advantages:** This panel could be freshened by providing for one retirement say every two or three years, with power of re-appointment; also it makes available the ideas of more than one person. **Disadvantages:** Routine work may not be so well done. It would be difficult, for example, for three men acting in rotation to follow the construction of a particular building. Probably, however, this difficulty could be dealt with by having the members of the panel deal with building applications in rotation, while sitting and conferring together on larger matters.

**Scheme C.** To appoint a single City Architect by public competition at the beginning of each Council's term. **Advantages:** Fresh blood and ideas will be introduced regularly. Applicants should be asked to submit to the Council an essay or memorandum setting forth their plans and ideas for the advancement of the City. The new Council would appoint the man whose ideas appealed to it most. The essays might be published, which should do much to interest the public in City improvements, since a controversy would certainly arise as to whose



ideas were best. A Council would not be debarred from appointing the last Council's architect, if no one else appealed to it more highly and if his work had met with approval. **Disadvantages:** An architect would not be sure of more than four years in which to see the effect of his policy. But a good deal of improvement could be done in that period, and by earning the approval of the Council and the public he could earn a further term. The remuneration must be made attractive. We do not know, of course, how much competition may be expected. Failing local competition, we would throw the appointment open to applicants from Canada and the United States of America.

We are of opinion that as a temporary measure, Scheme B, that is to say, the appointment of a panel comprising all local architects, or as many of them as will serve, should be adopted. Obviously, of course, it will be necessary that the Municipal Council be reasonably generous in the matter of fees in order to make it worth these gentlemen's while to give the matter their best attention, although we feel that their co-operation as public spirited citizens may be expected in any case. We suggest that after an experimental period of two or three years the situation may be reconsidered by the Council with a view to adopting as a permanent policy one of the schemes A. B. and C.

19. There will have to be provided for the assistance of the Architect or Architects one or more qualified building inspectors to keep continuous watch upon new construction and see that plans and specifications are duly followed.

The Commission desires to stress very strongly the importance of setting up machinery of this kind for the purpose of exerting a mild, continuous pressure upon the public to improve the appearance, construction and layout of the City. The influence of a progressive Mayor or leading Councillor, or of a Housing

and Town Planning Commission, or of a citizens' movement of any kind, is in the nature of things transitory. To provide and from time to time, if necessary, to change a professional officer or set of officers whose training, duty and interest is to seek good design and construction is to establish a permanent source of pressure, moral suasion and instruction which cannot fail to produce a great effect in the course of the next few years.

### RESERVATION OF A CERTAIN AREA

21. The Commission desires to draw the attention of the Municipal Council to the area in the middle of the City bounded by Carter's Hill, Cabot Street, Barter's Hill and New Gower Street. While this is not our only slum and semi-slum area it can undoubtedly be indicated as the largest and worst. For Your Excellency's information we may say that we are classifying all residences in the City roughly under the following heads:

- A. Excellent.
- B. Good.
- C. Fair.
- D. Tolerable, but poor and better replaced.
- E. Bad and fit for condemnation at an early date.
- F. Very bad, and fit for condemnation immediately

A provisional examination of the indicated area, as to which our statistics are not yet quite complete, indicates that about two-thirds of the houses within it fall into the classes D, E, and F: while substantial parts of it are already vacant, the houses formerly on them having already disappeared. The area in question is a blot or eyesore in the very middle of our City; and this fact cannot be overlooked by any municipal or town planning authority.

22. It is a commonplace to state that in connection with housing schemes two main lines of action present themselves:

- A. The clearance and rebuilding of slum areas, or their conversion into open spaces.



B. The redistribution of population by housing construction in suburban areas.

We need scarcely say that we are not yet in a position to make any recommendations as to the extent to which either of these methods should be applied. Our questionnaires show in respect of this area that although twenty to twenty-five per cent. of the inhabitants desire to move to the suburbs the larger portion desire to obtain better housing in the City. This attitude is no doubt dictated partly by habit and partly by the consideration of nearness to work, schools, churches, cinemas, and the like. While, therefore, not committing ourselves at this stage, we think it probable that any scheme, even if directed in the main to the resettlement of people in the suburbs, may have to contemplate the reconstruction of this central area as well. Even if such reconstruction were, on account of the location and conformation of the land, a little more expensive than a suburban scheme, we feel that it could not be set aside, since nothing could do more for the appearance and health of the City than the reconstruction of this area, or possibly its conversion into a park or open space.

23. We therefore recommend to the St. John's Municipal Council that pending the report of this Commission the area in question be kept as it is, that is to say, that no new building in it be authorized until its ultimate fate has been decided, and that no extension or reconstruction of existing buildings beyond bare necessity be permitted, to the end that the ultimate cost of expropriating and reconstructing this

area, whose value is now at a minimum, be not increased. In case it should be felt by the Council or their legal advisers that they have insufficient power at present to restrict the use of land, we recommend that any necessary legislation should be passed by Your Excellency.

24. Under Your Excellency's covering approval contained in a letter from the Honourable Commissioner for Home Affairs and Education, dated May 27th., 1942 one original of this interim report has been sent to the St. John's Municipal Council.

We have the honour to be,

Sir,

Your obedient servants,

(Sgd.) BRIAN DUNFIELD,  
Chairman.

(Sgd.) ERIC COOK,  
Vice Chairman.

(Sgd.) F. M. O'LEARY,

(Sgd.) ERIC JERRETT,

(Sgd.) GORDON HIGGINS,

(Sgd.) LEONARD MILLER,

(Sgd.) E. CLIFFORD KNOWLES.

(Sgd.) J. V. RYAN,

(Sgd.) C. F. HORWOOD,

(Sgd.) W. J. FRAMPTON,

(Sgd.) JOSEPH ACTON,

(Sgd.) A. M. FRASER,

(Sgd.) WM. F. BREEN.

(Sgd.) R. J. ORGAN,  
Secretary.

# COMMISSION OF ENQUIRY ON HOUSING AND TOWN PLANNING IN ST. JOHN'S

(Appointed on May 12th, 1942, under the Public Enquiries Act, 1934)

## SECOND INTERIM REPORT

To His Excellency the  
Governor in Commission,

Your Excellency,

1. The St. John's Housing Commission notes with satisfaction from the press that the Government, the City and the United States and Canadian Governments have agreed to contribute to a joint scheme for the widening and improvement of King's Bridge Road. This road is the route of exit from the City towards Fort Pepperrell and towards the Torbay Road which is also the road to the Canadian Airport.

This plan, having been agreed to, is, we presume, likely to be put into operation as soon as the spring opens, and we now therefore make reference to a point which would otherwise have been held over to form part of the general plan for the development of the Northern suburbs which we hope to formulate in due course.

3. We presume that the improvements will extend to the crossing at the foot of Kenna's Hill, from which there radiate the Fort Pepperrell Road, the Torbay and Airport Road, and the New Cove Road. This is already a fairly busy crossing and one of the main exits from the town. We propose to recommend as part of our general plan the construction of an outer circumferential road running from somewhere near the top of Kenna's Hill to the region of the Ropewalk, Mundy's Pond or the outer end of Pennywell Road, cutting across the various radial roads from town, the idea being to render possible the establishment of bus loops into any part of the northern suburb. If this scheme is carried out the New Cove Road will be a natural route of entry from the

east to all parts of the northern suburbs, and the King's Bridge Crossing will become busier still.

4. Any modern plan for the development of suburbs must contemplate the establishment of local shopping centres, usually at crossroads. People living in the suburbs will normally go to town for their main shopping, but require to have a few small shops within easy reach for minor purchases. On any proper zoning system these shops will be concentrated at suitable points and not permitted to scatter themselves anywhere in the residential areas. King's Bridge is a natural suburban shopping centre and there have been small shops there for many years.

5. Having regard, therefore, to the control of traffic, to the development of a shopping centre and to the beautification of the area, which is now by no means creditable, we recommend that the question be considered of creating a fair size open square or circle at the point of intersection of the four roads. If space permits there should be an island in the centre, with trees therein, or with a central traffic signal, so that traffic will be thrown to the left at all points round the circle, instead of crossing at right angles. This produces an automatic traffic control.

6. A zoning regulation should also be made permitting the establishment of shops around this square or circle and forbidding their establishment on any of the roads within, say, a quarter of a mile of it, so as to bring about over a period of years the desired concentration. This can be done under Section 334B of the Municipal Act.

7. Under Your Excellency's covering approval contained in a





**NEWFOUNDLAND GOVERNMENT**

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**COMMISSION OF ENQUIRY**  
**ON**  
**HOUSING AND TOWN PLANNING**  
**IN ST. JOHN'S.**

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Appointed on May 12th 1942 under the Public  
Enquiries Act, 1934.

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**Third Interim Report**

June 3rd, 1943.

The Newfoundland Gazette.





# COMMISSION OF ENQUIRY ON HOUSING AND TOWN PLANNING IN ST. JOHN'S

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(Appointed on May 12th, 1942, under the Public  
Enquiries Act, 1934.)

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## THIRD INTERIM REPORT

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June, 1943.

To:

His Excellency the Governor  
of Newfoundland, in Commission.

Your Excellency,

The Commission of Enquiry on Housing and Town Planning in St. John's has the honour to present herewith its Third Interim Report, which takes the form of a General Survey, with suggestions for remedies to be applied when post-war conditions begin to take shape, and proposals for certain immediate measures which are both preparatory to the execution of our general scheme, and necessary in any event irrespective of our scheme.

This Report is, in view of the circumstances, necessarily of a provisional and general nature. This Commission hopes in the course of the next year or so to give more detailed study to the subjects dealt with, as well as to many other aspects of housing and town planning, with a view to producing a detailed and conclusive final report at a date nearer to the time when comprehensive action will become possible.

With Your Excellency's covering approval, contained in a letter from the Hon. Commissioner for Home Affairs and Education, dated May 27th, 1942, a duplicate original of this Report has been forwarded to the St. John's Municipal Council.

I have the honour to be

Your Excellency's obedient Servant

BRIAN DUNFIELD,  
Chairman.





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# CHAPTER I

## INTRODUCTORY

### **Proceedings to this Date.**

1. This Commission of Enquiry into Housing and Town Flanning, appointed by His Excellency the Governor in Commission on May 14th, 1942, has now been working about a year. During that time we have made a First Interim Report, which recommended the appointment of a City Architect, the drafting and promulgation of building regulations, and measures for the keeping in statu quo of the partly-vacant Carter's Hill-to-Barter's Hill slum area. We are glad to say that the City Council has accepted this report, has set aside a sum of money in its current Budget for a City Architect and Building Inspectors, and has appointed a Committee to draft a Code. We regret that the Council has since resolved to postpone the appointment of a City Architect until they receive our final report. They may wait a long time for that, as we have much more to study and report upon. The City Architect and the new road and sewer system recommended later in this report are necessities now, and should in our view be provided whether our proposals or any other proposals for housing construction are adopted or not. A brief Second Interim Report offers a suggestion for dealing with the road crossing at the foot of Kenna's Hill in conjunction with the joint scheme for the improvement of King's Bridge Road.

### **General Survey Now Needed.**

2. We feel, however, that the time has now come for a general outline of the situation and a preliminary or provisional statement of the matters we have been considering, and of the results to date of our census by questionnaire, though this is not yet complete. Accordingly in this Third Interim Report we shall discuss conditions generally. It is our inevitable conclusion that by reason of the present extremely high cost of materials, the non-availability of some, and war-time difficulties generally, all of which have raised the cost of build-

ing from 75% to 100% above pre-war levels, we cannot in fairness either to the authorities or to the people to be assisted recommend any considerable building programme at present. However, we can and do recommend certain measures of organisation and some experimental and preparatory work, so that everything may be ready for a large-scale advance the moment conditions begin to approach the normal.

### **A Condition which must be faced.**

3. Our researches have convinced us, and will we hope convince the public and public authorities that we have in St. John's a condition that must be faced and dealt with. Other countries, greater and more fortunate than ourselves, have done this. After the last War Great Britain and the continent of Europe saw house-building programmes on an immense scale, though progress died down as the strains of approaching war again made themselves felt. In the United States the housing programmes of the Roosevelt administration have made great strides over the past ten years; and Canada has more recently adopted a similar programme on a lesser scale. After this war, as after the last war, we may look for an active resumption of these schemes.

### **Present-day Tendencies Abroad.**

4. In Britain, until the enemy has been dealt with, progress is suspended; but the Beveridge Report, the Uthwatt Report (later herein referred to), and the pronouncements of statesmen and leaders of the Churches give us an inkling of the wave of progress which we may hope for after the war. In 1942 the new Archbishop of Canterbury, Dr. Temple, set forth a series of objectives which he considered must be aimed at by a Christian government, and in the forefront of them he placed this:—

“1. Every child should find itself a member of a family housed with decency and dignity, so that it may grow up unspoiled by underfeeding or overcrowding, by dirty and drab surroundings, or by monotony of environment.”



and in the same year the four Roman Catholic Archbishops in England, in a joint pastoral letter, said:—

“6. The minimum living accommodation for a family should be such that no one has to sleep in the living room; that there be satisfactory sanitation; that there be a bathroom for each family. Slums should be abolished; there is no excuse for slums.”

How far we are in St. John's from attaining the objectives set forth in these pronouncements the chapter on the results of our questionnaire will show.

### **An Authoritative Local View.**

5. We have in St. John's become familiar with, and, it is to be feared, grown callous about, the local housing situation. Far too few local voices have been raised upon the subject. But we are not entirely without such voices. In his regular Lenten Pastoral Letter published in February, 1941, the Most Rev. E. P. Roche, Archbishop of St. John's, said:—

“ . . . it need hardly be emphasized that one of the most urgent and crying needs, as far as St. John's is concerned, is improved housing conditions for large numbers of our people.

“More than twenty years ago, in a Pastoral Letter addressed to the Archdiocese, I made the following appeal for better, cleaner and healthier homes for our people: ‘In connection with the educational influence of home life, perhaps we might be permitted to express the hope that the day is not far distant when some practical measures will be taken for improved housing accommodation for large numbers of our labouring people of the city of St. John's. It is impossible to associate the ideals of home life with the environment and surroundings in which many of our people are compelled to live. The houses in some of the congested sections of the city are small, overcrowded, ill-lighted, ill-ventilated, and generally unsuitable for habitation. Children growing up in these surroundings must be ever strangers to the sacred and hallowing influence of home training. We are aware that the question is a difficult one, but

meantime whilst it is unsolved we are paying a heavy toll in disease, ill-health and misery amongst our people. The problem has had to be faced in other cities and it should not be impossible of solution here. The outlay would be more than repaid in the physical and moral health of the community. Whilst under present conditions all concerned suffer, the children suffer more than others, and the ill-effects of these unfavourable conditions are bound to be manifest in the next generation of our people.'

"Referring again to this subject in a later Pastoral I wrote: 'Some years have elapsed since these words were written, and though the necessity is admitted on all sides, no improvement has been effected. The housing conditions in certain sections are a disgrace to the city. This is a matter that would seem to call imperatively and immediately for united effort and action on the part of all interests and sections of the community as well as for assistance of the State, amongst whose most valuable assets must ever be reckoned the health and happiness of its citizens. It surely should be possible to evolve some comprehensive system whereby the housing problem could be dealt with on an extensive scale, and better homes at reasonable rentals provided for large numbers of our people in St. John's. Until this is done, despite commendable efforts that are being made by the health authorities to bring about a decline in infantile mortality and to combat the spread of tuberculosis, we must inevitably continue to pay a heavy toll in disease, misery and death.'

"Perhaps it is not too much to hope, having regard to present circumstances and future possibilities, that something may soon be done by co-operative effort to solve this grave question which lies at the root of all social well-being and progress. The difficulties of dealing with other social evils must be greatly intensified whilst this basic evil remains unremedied. Expenditure on public health and education will never yield commensurate results until the people are properly clothed, properly housed and properly fed. That is the essence of what is called social justice and no other foundation can a solid social structure be raised in any community."

This statement, made with knowledge and authority, when read in the light of the statistics quoted later in this report, places beyond



question the long standing, as well as the acuteness, of the conditions with which we have to deal.

### **Temporary Conditions Not Dealt With.**

6. We have not thought it our duty to attempt to deal with the temporary conditions in St. John's caused by the influx of war workers. These, bad as they are, are a passing phase, indeed a phase beginning, perhaps, to pass already. Our duty as we see it is to get at the fundamentals which have made our City the dirty, congested, ill-built, planless and expensive thing which in great part it is, and was before the war influx took place; we have not to put a plaster on a temporary sore, but to prescribe surgical and constitutional treatment which will produce better general health in the future. And we are not alone in this; far and wide planning bodies are being set up to make provision in advance for social reconstruction after the war.

### **Our General Idea.**

7. Shortly, then, we find that there is a very serious degree of overcrowding and that a large proportion of our houses are of a very low grade; that the population is growing, that it desires to spread into more space, and that it needs better financial facilities for home-building. The remedy for our present condition is more and cheaper land for building, better and more extensive local transportation to render this land available, proper planning to make the most of our land, and cheap long-term loans both to assist the homebuilder and to help in the reconditioning of poor houses.

### **This Report in Popular Form.**

8. We have thought it best to cast this Report in the form of numbered chapters and paragraphs and to write it in a simpler and more colloquial style than is usual in official reports. The first essential is that it be understood by every citizen, down to the humblest. By this method the people should get more, while the expert or official reader need not get less.

## CHAPTER II.

### HOUSING CONDITIONS AS WE FIND THEM.

#### Our Survey

1. We set out, perhaps ambitiously, to make, by means of a questionnaire, and otherwise, a complete investigation of the present housing, not merely a cross-section. There are said to be about 6500 houses within the City limits; but these are narrow, and there must be 1000 to 1500 more outside within a mile of the limits. This is a mere guess for the moment.

In the summer of 1942 four senior students from the Memorial University College did splendid work for us. After the College reopened we had some difficulty in getting suitable agents, and our funds became rather short. However, the work has proceeded slowly, and we now have a good cross-section to work on, though we propose to complete our figures later if possible. The worst areas have been pretty well covered.

#### Note on Our Figures.

2. In relation to these figures the following points are to be noted:—

- (a) We had got in about 5700 answers to questionnaires, when we stopped recording in order to total up to date. These covered 4613 houses. We are told there are about 6500 houses in the town. The worst parts have been pretty well covered, but the parts which remain include both good and bad areas. For the present the reader may regard our figures as representing 60% to 70% of the real totals.
- (b) We are, of course, dependent on the people for correct answers, and have not had the time nor the means to verify the answers in detail. That would require a staff of trained in-



investigators and surveyors of houses. However, there is no reason to suppose that the information gathered is on the average materially incorrect.

- (c) The City limits are rather narrow and the community includes a substantial number of houses close outside the limits. We may be able to deal with these later.

### Classification of Houses.

3. We classified houses as follows, (by external inspection and questionnaire) :

- A. Excellent.
- B. Good.
- C. Fair.
- D. Tolerable but poor, and better replaced.
- E. Bad; ought to be condemned at an early date.
- F. Very bad; ought to be condemned at once.

Thus Classes D, E. and F comprise our definitely substandard housing.

These 5700 families are housed in 4613 houses, as follows:

Class A.	260
B.	736
C.	1867
D.	1000
E.	525
F.	225
	<hr/>
Total	4613

(We are told by the City Engineer that at present about 900 houses are without sewerage connection; in most cases because the house is not fit for it. Either there is no place to put it or it could not be kept from freezing in the winter.)

Our house classes of course grade into each other a good deal. There cannot be much doubt about classes A. and B. or about F; but the rough classing as between C and D, or between D and E is more or less a matter of opinion. Probably in a town of higher standards, most of our class C houses would be D, and our class D would be E, and only a house-to-house survey by the City Architect could give precision.

**Class F. Houses.** (Very bad: condemned or should be condemned immediately.)

4.

Total houses reported to date .....	225
Total No. of occupants .....	2130
Average No. of persons per bedroom .....	2.63
Average No. of persons per room of any kind .....	1.61
Number of owners .....	49
Number of tenants .....	332

This shows a shocking state of overcrowding. We gather from our reading that the London County Council maximum permitted is 1.25 persons per room, or five in four rooms. This is an obvious maximum. For the normal family of five there would be one room for the parents, one for the boy or boys, one for the girl or girls, and one combined kitchen and living room. On our average we have not five but six and a half persons in these four rooms, which means six in one four room house and seven in the next. And this is a general average over all the houses. Our average of persons per bedroom is 2.63. The proper maximum per room of any kind is 1, i.e., kitchen, parlour and three bedrooms for five persons.

But let us take a few street averages:

Street	No. of F. Houses	Per Bedroom	Per Room
Carew	1	3.67	2.75
Gilmore	1	4.33	2.60
Newtown	1	6.00	3.00
Plymouth	2	4.00	2.40
Pennywell	1	3.50	2.00



Street	No. of F. Houses	Per Bedroom	Per Room
Walsh's L.	1	8.00	4.00
Duggan	9	2.71	1.67
Plank	5	2.41	1.59
George	8	3.35	1.81
James	28	2.81	1.74
Lime	22	2.58	1.52
Sebastian	4	3.29	2.09

The advantages of the situation, from the point of view of a disease germ or a bug, are evident. Some of the other results can be imagined. We are a long way from the ideal of a room for each person.

### What Sort of People Are These?

5. A rough analysis of questionnaires gives us the following classification of the 381 families occupying these 225 Class F houses:—

Labourers and longshoremen .....	175
Craftsmen .....	41
Shop and office hands .....	5
Housewives who are heads of families .....	40
Policemen, wardens, members of armed forces and of Fire Dept. ....	9
Watchmen, caretakers and firemen .....	10
Seamen .....	2
Teamsters and Truck Drivers .....	6
Drivers of public vehicles .....	6
Miscellaneous, including pensioners .....	32
Not stated .....	55
	<hr/>
	381

### What are Their Means?

6. For this we have their own word only. It is to be remembered that they are now at the peak of a prosperous wage-earning period. We asked them what they could put down in cash towards a new house, warning them to be conservative, because times could get worse. Here are the results:

Amounts	Families
Under \$100.	— 13
\$100.—\$200.—	9
201.— 300.—	20
301.— 400.—	4
401.— 500.—	12
501.— 600.—	6
601.— 700.—	0
701.— 800.—	2
801.— 900.—	1
901.—1000.—	3

This is very promising; 48 of these can find \$200. or over; 28 of them \$300. or over, and, knowing our people, who are inclined to be secretive, and sceptical, we believe that if they saw they could get a start on paying for a really good little house, they could come forward with much more money than that.

### What Rent Can They Pay?

7. They say they could pay:—

Amounts	Families
Up to \$15.00 a month —	186
16.—\$20 a month —	37
21.— 25 a month —	10
26.— 30 a month —	3
over 30. a month —	1

This, on our figures, (see Chapter 6), brings 51 of them in sight of a \$2500. house, and 13 of them within sight of a \$3500. house, if they want it; while 186 are on or below the border line, and the question of what can be done for them remains to be discussed.

### What Do They Want?

8. Strange to say, 24 owners and 35 tenants say they are content.



But 18 owners and 232 tenants want to own a house of their own in town; while 31 want to rent. Then 51 want to own a house in the suburbs, and 3 to rent one. This picture might be changed if they knew what was to be done in the suburbs, and what local transportation was to be provided. Nevertheless a large majority would probably rather stay in town, from habit and to avoid bus or tram fares. Obviously, however, if and when we can show them what sort of house in the suburbs we find possible for the money, and what sort of suburban bus or tram lines can be provided, a new questionnaire or call for applications will produce a different result. On the other hand, of course, acute bad times may reduce paying ability.

### **Analysis.**

9. The figures here seem to show quite clearly that in a large number of cases these people are living in condemned or condemnable houses, not because they cannot pay for or do not want something better, but because nothing better can be had. The breakdown of private enterprise, the stranglehold of closely-held land and the absence of local transportation facilities all play their part in this situation.

### **Slum Conditions.**

10. Out of these 225 houses:—

1 has a bath;

48, or about 21%, have water and sewerage.

Remembering that the structures themselves are all marked by us for condemnation, the general conditions may well be imagined. An average of 2.63 would be high for any bedroom; but what sort of bedrooms are these? What sort of life is it for parents, with the children under foot at every moment, the cooking going on, the washing sometimes and the dish-cloths always hung up to dry, all in one room, the smells from extemporized sanitary arrangements? What sort of life is it for children? Where do they do their lessons? Is it any wonder that they spend their time on the streets and end up in many cases as clients of the Magistrate's Court? What is it like on sub-zero nights, considering that there is no heating but the kitchen stove except perhaps a hall-stove in rare instances? To these questions no

doubt the doctors, the district nurses and the clergy could give some reply, or the police, who are by no means regarded always as enemies in all these houses, but sometimes as helpers in time of need.

**Class E. Houses.** (Bad; should be condemned at an early date.)

11.

Total houses reported to date .....	525
Total number of occupants .....	4057
Average number of persons per bedroom .....	2.32
Average number of persons per room of any kind .....	1.37
Number of owners .....	278
Number of tenants .....	446

Overcrowding here is not quite so bad on the general average as in Class F; but still bad enough. Again let us take a few averages of the worse streets:—

Street	No. of E Houses	Per Bedroom	Per Room
Aldershot	5	2.95	1.88
Blackmarsh	9	2.23	1.29
Bell	1	4.00	2.67
Bulley	1	4.67	2.00
Barnes	3	3.00	1.71
Cumming	2	4.67	2.33
Coronation	2	3.00	2.25
Gilmore	3	2.81	1.80
Gear	1	4.00	2.00
Gilbert	2	3.75	2.58
George	9	2.36	1.61
Holloway	3	3.33	2.00
Kickham	4	3.50	2.33
Merrymeeting	1	5.00	3.00
Mt. Pleasant	12	2.39	1.39
McNeil	6	3.85	2.17
Pearce	27	2.51	1.46
Suvla	6	2.47	1.48
Springdale	4	3.05	1.69
Young	1	5.25	3.50



It will be seen that if this class averages any better it is very little better. There are plenty of houses fully comparable with the Class F houses except that the apparent external condition of the structure is a shade better.

### What People Live in Class E Houses?

12. Here there is no great difference from Class F. We find:

Labourers and longshoremen .....	208
Craftsmen .....	122
Shop and office hands .....	16
Housewives who are heads of families .....	68
Policemen, wardens, members of armed forces and of Fire Dept. ....	18
Watchmen, caretakers and firemen .....	26
Seamen .....	10
Teamsters and truck drivers .....	35
Drivers of public vehicles .....	5
Miscellaneous, including pensioners .....	68
Not stated .....	148
	<hr/>
	724

Unfortunately a good many failed to fill in their occupations on the questionnaires, and we have not the means to maintain a force of enquirers to get every set of answers precise and complete. However, we can indicate tendencies.

### What Can They Find Towards Improving Their Condition?

13. Here are the sums they say they can put down in cash towards a new house:—

Amounts		Families
Under \$100	—	22
\$101—	\$200—	29
201—	300—	27
301—	400—	9
401—	500—	28

Amounts		Families
501—	600—	11
601—	700—	3
800—	900—	1
901—	1000—	13
Over \$1000—	—	10

Total declaring

156 out of 724 families.

Here again, once the situation begins to carry conviction, we shall be offered more money than this; but already we have over 100 applicants for a pretty good house, and fifty more for a cheaper one, while there are many more yet to be heard from.

### Capacity To Pay Purchase-Rents.

14. Out of the 724 families answering, 338 give us a figure. They say they would pay:—

Amounts		Families
Up to \$15.00	a month—	201
\$16.—\$20.	a month—	102
21.— 25.	a month—	21
25.— 30.	a month—	8
Over 30.	month—	6

This puts 137 of them within the class who can certainly pay an economic purchase-rent, leaving 201 who are on or below the borderline for the cheaper cottage.

### What Do They Want?

15. Those who say they are satisfied are 180 owners and 88 tenants. They might not be so well satisfied if a better sort of house came into view.

Those who want a better house in town are 328. Of these 303 want to buy, and 25 to rent only. Those who want to get to the suburbs are 125. And that is even on the present transportation system, without any thought of new buses or tramcars in those suburbs. As



we have said before, we are only indicating present vague tendencies. If and when a definite housing and transportation layout can be offered, a new investigation will have to be undertaken or a call for applications made, and undoubtedly a different result will be disclosed.

### Slum Conditions in Class E Houses.

16. Out of our 525 structures classed, we still find:

Without water and sewerage .....	295 or 56%
Without bath .....	521 or 99.2%

These figures do not afford much room for complacency. As was said by an earlier member of the Commission of Government at his departure, the trouble with our people is that they are too content with too little of this world's goods. Or perhaps it may be that they are not as content as might be supposed, but have merely become hopeless and apathetic.

17.

**Class D Houses.** (Tolerable but poor, and ought to be replaced).

Total houses reported to date .....	1,000
Total number of occupants .....	7,392
Average No. of persons per bedroom .....	2.16
Average No. of persons per room of any kind .....	1.23
Number of owners .....	569
Number of tenants .....	723

Here, in the third class from the bottom, we reach at last the London County Council's habitation maximum, which is 1.25 persons per room, or five in four rooms. But that again is on an over-all average. Looking down the list we find as many above as below the 1.25 figure. For example—

Street	No. of D Houses	Per Bedroom	Per Room
Aldershot	7	2.33	2.07
Beaumont	13	3.29	1.76
Flower	19	2.40	1.47

Street	No. of D Houses	Per Bedroom	Per Room
Haggerty	7	2.96	1.61
LeMarchant	11	2.67	1.68
Macklin	3	2.73	1.77
McFarlane	11	2.51	1.45
Quidi Vidi	2	5.50	2.75

There are still plenty of houses in this class which show slum-standard overcrowding, even though structurally they are a little above the class ready for condemnation. And the whole class is far below the proper standard for civilised living, one person or less per room.

### The People Who Live in Class D Houses.

18. Here we find:—

Labourers and longshoremen .....	224
Craftsmen .....	258
Shop and office hands .....	119
Housewives who are heads of families .....	115
Policemen, wardens, members of armed forces and of Fire Dept.	24
Watchmen, caretakers and firemen .....	42
Seamen .....	13
Teamsters and truck drivers .....	46
Drivers of public vehicles .....	17
Miscellaneous, including pensioners .....	79
Not stated .....	355
	<hr/> 1,292 <hr/>

There is proof here of the breakdown of private enterprise in housing. The 119 shop and office hands if of 29 years of age or over, have a present income of not less than \$1,500 a year under the ruling of the Trade Disputes Board which sat in 1942. Therefore, on the ordinary rule-of-thumb that a man may reasonably undertake a house worth two years' income, and spend 20% of his income on rent, they could have a \$3,000 house, which on pre-war, and we hope on post-war, costs would be a very nice little detached house of not less than six



rooms with bathroom, and could pay therefor \$300 a year, or \$25 a month. Yet they are living in these Class D houses, only one step above the condemnable stage. Nothing else is available, and land and finance are of prohibitive cost.

### What could they do towards a house?

19. On their own statements, which are probably conservative, they could find:—

Amounts	Families
\$ 0—\$ 100 .....	21
101— 200 .....	36
201— 300 .....	34
301— 400 .....	20
401— 500 .....	61
501— 600 .....	4
601— 700 .....	4
701— 800 .....	6
801— 900 .....	2
900— 1000 .....	31
over — 1000 .....	30

Thus 202 could find the deposit on a \$3,000 house, and 57 that on a smaller or cheaper cottage.

### What rent can they Pay?

20. They say they could pay:—

Amounts	Families
Up to \$15 a month .....	187
16—20 a month .....	179
21—25 a month .....	88
26—30 a month .....	41
over 30 a month .....	10

Apparently they are accustomed to pay for rent less than is indicated by the 20% rule, as only 139 offer over \$21. But they are pay-

ing non-purchase rent for very poor houses, and would no doubt be glad to make an extra effort to pay purchase-rent which, on our figures in Chapter 6, includes taxes, fire insurance and repairs.

### **What Do They Want?**

21. We find that 78 owners and 362 tenants desire to own a better house in town, while 23 want to rent; that 65 owners and 164 tenants want to own a house in the suburbs, and 3 to rent it. These figures would no doubt be altered if it were known that good local transportation was to be available.

### **Slum Conditions in Class D Houses.**

22. Here again we apply the real test. The sewerage situation is better; only 72 are without it, out of 999, and some of these are on the edge of the town, where sewerage is unavailable. But out of 999 898 are without a bath, or 90%. Housing without a bathroom is not civilised housing. If the bath is a necessity for those of us who follow clean and physically inactive occupations, how much more is it so far the workman. If he could as a matter of course take a shower daily on coming home, dirty and perspiring, from his work, life for him would be very greatly altered. And of cynical critics who will say that he would not use it if he had it, we ask "Do you really believe that?"

### **Houses in Classes A (Excellent), B (Good) and C (Fair).**

23. We need not refer to Classes A and B: these are the more elaborate and the less elaborate houses of the classes who enjoy all modern conveniences in full. But, to show that we have not set our standards too high, but if anything, too low, we add the figures on Class C houses:—

Total houses reported to date .....	1,867
Total No. of occupants .....	12,329
Average No. of persons per bedroom .....	1.92
Average No. of persons per room of any kind .....	1.04
No. of owners .....	1,277
No. of tenants .....	968



No. without water or sewerage .....	1
No. without bath, 61% or .....	1,148

These figures are sufficient to show that we have not set our standards too high.

In these houses we find:—

Labourers and longshoremen .....	205
Craftsmen .....	474
Shop and office hands .....	329
Housewives who are heads of families .....	118
Policemen, wardens, members of armed forces and of Fire Dept.	54
Watchmen, caretakers and firemen .....	46
Seamen .....	21
Teamsters and truck drivers .....	55
Drivers of public vehicles .....	32
Miscellaneous, including pensioners .....	118
Not stated .....	793
	<hr/>
	2,245
	<hr/>

But here 246 owners and 700 tenants desire to own a better house, while only 26 want to rent. The desire for home ownership is here well shown. And about 40% of them want to get to the suburbs, even under present conditions. The desire for better surroundings and for gardens is here shown.

In Class C houses we begin to find really large numbers of customers for the new house. Here are the numbers, and the sums they say they could deposit:—

Amounts	Families
\$100 or under .....	21
101-200 .....	50
201-300 .....	51
301-400 .....	24
401-500 .....	112

Amounts	Families
501-600 .....	13
601-700 .....	8
701-800 .....	23
801-900 .....	12
901-1000 .....	62
over 1000 .....	96

Here we find 350 families who offer 10% or more by way of deposit on a \$3,000 house, with 122 in lower brackets. Under suggested rentals we find:

Amounts	Families
Up to \$15 per month .....	138
16-20 .....	218
21-25 .....	143
25-30 .....	124
over 30 .....	83

It is quite evident that the same number, 350, could find an economic purchase rent on an excellent little house at normal costs, while 218 more are well in sight of the mark. And to these figures again we may add 40% to cover houses not reported at the date of our statistics. Thus our figure 350 becomes 490 and our 218 becomes 306.

### **Our Survey Incomplete.**

24. At the risk of being tedious we remind the reader again that we are dealing with 4614 houses out of a possible 6500 or 7000. About 40% may therefore be added to every total as a guess at the outturn of the remainder.

### **The Demand for Houses Summarized.**

25. Combining the figures on our 1750 sub-standard, or Class D, E and F houses, with those on our 1867 Class C houses, which we have leniently treated as not sub-standard, we find the following totals:



		Add 40%
Wanting to own a new house in town . . . .	1543	2160
Wanting to own a new house in suburbs ..	783	1096
Able to pay \$200 or over as a deposit.....	745	1043
Able to pay \$300 or over as a deposit.....	614	859
Able to pay over \$20 a month as pure rent (not counting taxes, insurance and re- pair) .....	538	753
Able to pay \$16-20 as a pure rent .....	536	750
Without sewerage now .....	545	763
Without bath now .....	2792	3908

And these figures are calculated on those who answered the questions relating to deposit and rent. About 30% in Class C of those who desired a new house did not answer these questions, or stated that they could not say at present.

All these figures bear out pretty well the view that there is an immediate effective demand for 1000 houses, which tallies well enough with our figure for condemnable houses. They are, however, preliminary figures only. In order to obtain definite information we must

- (a) Satisfy the public that this is an effective scheme, and not merely one more benevolent but abortive discussion.
- (b) Show them the sort of houses they are offered. (This can and should be done in 1943)..
- (c) Tell them definitely the price for which these are offered (This cannot be done until after the war).
- (d) In the case of the suburbs, show them that local transportation facilities will be available.

Once this is done, provided the prices and transportation arrangements are satisfactory, we believe that demand may come with a rush. Movements of this kind are slow to start, but gather impetus as they go.

Further evidence of the probable existence of a strong market for decent, attractive and well-organized housing is to be found in statistics relating to the personal savings position.

Total interest-bearing savings in the Government Savings Bank and the Savings Departments of the four Canadian Commercial banks stood immediately before the war at about \$25,000,000; and as a result of the employment boom they have risen by 1943 to about \$40,000,000. These totals include a certain proportion of large accounts of societies, institutions and even traders, and are for the Island as a whole. The total number of accounts held by residents of St. John's, excluding commercial and organizational savings accounts and the accounts of transients (e.g. members of visiting Forces), is about 19,000, aggregating about \$15,000,000. About four-fifths of these accounts are of \$1000. or under, aggregating about \$3,000,000; the remaining fifth hold about \$12,000,000. There has also been a good deal of investment in War Savings Certificates, and stamps; and life insurance to the value of many millions is held, which has a loan value. There are also no doubt considerable holdings of securities, though it seems unlikely that these are to any substantial extent in the hands of the classes most in need of better housing. It is to be remembered however (a) that a great many people are living in housing of a quality which is low in relation to their means, for want of better, and owing to the high cost of land and building finance, and in part owing to traditional low standards, (b) that since the labouring and mechanic classes have profited more by the wage boom than the salaried classes and live on a lesser scale, they have probably a larger share in the increase in savings deposits than the salaried classes. Thus it seems probable that we may find a large number of applicants for houses, and that they may show a trend towards division into two classes; the salaried man with less to deposit in cash but steadier economic standing in poor times, and the labouring, mechanic and small trading classes, with more to deposit in cash but less stable prospects.

However we look at them, statistics which indicate that 50,000 people or 10,000 families have idle personal cash in 19,000 deposits, or two deposits per family on the average, aggregating \$15,000,000, besides other immediate cash assets, leave us in no doubt that the position is a very strong one, even after we have made all possible allow-



ances for duplication of accounts or other disturbing factors and for the fact that it is understood that the accounts under \$1000 include considerable numbers of token or remnant accounts which reduce the average. Beyond this general opinion, of course, we cannot go, since the Banks very properly maintain secrecy about everything save the most general statistics.

### **A Social Worker's Picture.**

26. So much for our statistical approach to the slum and overcrowding problem. To give colour to this picture in black and white, let us add some descriptive matter furnished us by a graduate nurse of twenty years experience whose duties bring her into close personal touch with the living conditions of the poor. We have condensed her material a little, but the words are in the main her own. She describes vividly the conditions under which many of our fellow-citizens are living and attempting to bring up their children.

### **External Appearances.**

27. "The approach to any of the houses in the slum area is anything but inviting. The drab, unpainted appearance of these shelters, which have weathered the storms for many years, their small, closed windows, with attempts by some of the housewives to brighten them up with curtains, the sloping roofs with missing shingles, or gaping holes in the felt covering, give an immediate idea of the discomfort of their inhabitants."

### **Water Supply.**

28. "An outdoor standpipe, locally called a "tank" which supplies the water for use in these homes, is placed usually at the end of the concrete or cobblestone surface drain. The grating on the gully, which carries away the water from the drains, is often the resting place of garbage of all kinds, thrown out by careless housewives, or dropped from the uncovered garbage cans which are often knocked over by mischievous children or roaming dogs before the sanitary staff make their rounds on the way to the City dump. Horse-drawn, uncovered carts laden with this refuse, often added to by discarded bedding,

broken dishes, etc., wend their way through the streets, while disease-bearing dust is blown from them into the faces of pedestrians."

### **The Discarded "Hopper", and Like Nuisances.**

29. "At one time there were from place to place large drain-pipe receptacles connected with the sewers into which the housewife was supposed to throw slop water. Many furtively emptied the "night pail" there instead of putting it out after dark to be emptied into the iron night carts, and on hot summer days the odour from these receptacles did nothing to sweeten the atmosphere. Their location often had to be changed to appease the wrath of irate mothers, and in the end the City Council removed most of these plague spots from our midst. Silt, dipped out to clear the gullies, is often left in piles until dried out by the sun, and much of this is blown about. Around the standpipe and in the drains the children play, because they have no other place. Stables near the dwellings often add to the discomforts of people in the summer. Swarms of flies which breed there, enter through the open doors or broken windows, infecting the food and adding to the discomfort of small babies and sick children."

### **Slum Interiors.**

30. "A knowledge of living conditions in these areas is impossible without a description of the interior of the houses. The entry is often up some rickety steps, into a very small passageway, through a door without a knob or lock, and barricaded at night with a heavy stick to keep out intruders of doubtful character. Others you enter directly from the street, with no porch to break the force of winter winds, or to hinder the entry of snow or drifting rain directly into the living quarters. Entering the combined kitchen and living room, you see a low, smoky and water-stained papered ceiling. The stains are due to the bad condition of the roof, or sometimes to an overturned pail in the kitchen of the upstairs tenant. The smoke testifies to the bad condition of the chimney and of the broken or worn-out stove with which the housewife has to try to cook, bake bread and try to heat the house, since there is no other heating. Walls covered with paper of various designs, added to each year at spring-cleaning or at Christmas, help to keep out the cold and seek to brighten the dismal sur-



roundings. The efforts at cleanliness of very many housewives in the face of most adverse circumstances do them the utmost credit."

### **Slum House Equipment.**

31. "A small chimney cupboard, or the space under the stairs, is used to store the small supply of coal. In some houses the space under the stairs is used as sleeping quarters for small children. A small sideboard serves as pantry for the storage of food and dishes, and if the doors are left open the cat, pet and necessary rat-catcher, has been seen to help itself to a morsel of food or to a drink from the uncovered water-bucket. An oilcloth-covered table, a couple of chairs, often with missing rungs, and a bench which serves as a seat by day and often as a bed by night, complete the furniture. The floor is covered with canvas, but this wears out very quickly because of the condition of the boards. A bracket lamp on the wall provides light for the mother to make and mend clothing and the children to do their home lessons. Two small rooms off the kitchen serve as bedrooms. Sometimes as many as twelve occupy the two rooms. The bed-springs sag, the straw mattress is worn, the coverings are dingy and scanty. Some have a chest of drawers or a washstand."

### **The Difficulties of Housekeeping.**

32. "The small size of the rooms makes it difficult to keep them clean. In many cases the bed has to be removed to clean the space underneath. Vermin thrive in these surroundings and help to spread disease. Sometimes clothing and bedding have to be kept in boxes under the beds. Outdoor clothing is hung on the walls. Where no floor-space is available for the baby-carriage or cot, the infants are left in the bedroom until old enough to toddle and play on the kitchen floor."

### **The Upper Tenant.**

33. "Conditions here are similar to those in the downstairs flat, but the tenant has the additional discomfort of having to take care of the leaks from the roof. One advantage of living upstairs is that you get more sunlight, and in the gabled type of house you have the attic, which is often used as a kitchen, so that the main room of the flat may be the living room of the family. This may have a parlour

stove, couch and comfortable chairs, but water supply has still to be carried from the standpipe up two flights of stairs and the refuse brought down the same way."

### **Health of Children.**

34. "Everyone knows that the health of children is prejudiced by these conditions. In the summer of 1942 we had a serious outbreak of infantile enteritis, a fly-borne disease, and many children died."

### **Typical Cases.**

35. "A family of eleven were evicted from their home, a three-roomed flat without sanitation. They were given shelter by a relative in a four-roomed bungalow, also without sanitation. The combined families numbered sixteen. The children of the evicted family sickened with enteritis, and two of them died.

A family of six (three adults, two schoolboys, one infant) lived in a three-roomed flat. The older woman was tubercular. The infant, two schoolboys and this woman slept in one bed. The infant contracted tuberculosis and had to be sent to hospital.

"A young couple had one child. Although healthy from birth and a strong child it contracted enteritis and died. An infant, born shortly afterwards, was attacked by a rat while sleeping in its cot and had to be taken to hospital for treatment."

"A family live in a basement. The back of the house was rotten and snow was piled on the bedroom floor. The large double bed was removed to the kitchen. The family of six, including a three-months infant, slept in this bed."

"Some progress has been made in recent years, but much remains to be done if children of the City are to have a decent upbringing."

### **The Facts Behind the Figures.**

36. There is nothing very vivid about our statement that a house is in Class E or Class F and that the habitation density is 2.63 persons per bedroom. The foregoing composite picture from one who knows these houses more intimately than we do, gives us a glimpse of the human realities which underlie these cold figures.



## CHAPTER III.

### HOUSING AND HEALTH

#### Bad Housing and Disease.

1. That there is a definite relationship between poor housing and disease has been proved in surveys conducted in many places in Europe and in America. Sir George Newman, formerly Chief Medical Officer of the Ministry of Health in England and Wales, once stated: "There is no subject in the whole range of preventive medicine in which the evidence is so general and incontrovertible as in regard to the ill-effects of bad housing upon the human organism." The cost of illness in the families affected by bad housing conditions must eventually be borne by the taxpayers either of a municipality or of a central government, or of both. Looking at the problem from a coldly economic angle then, it must follow that it will pay the State to help in the provision of housing for certain classes of the community. The cost of illness is so great when compared with the cost of a well-organised housing scheme as to leave no doubt in anybody's mind as to the interest that the State should take in the general subject of housing. It is not, of course, suggested that all illness is due to poor housing conditions, but there are a number of different types of disease in which the relationship is quite obvious."

#### Characteristics of Bad Housing.

2. Let us now consider these aspects of poor housing that are important in their effect on health. They include the following:

- (1) Insufficient light, particularly sunlight.
- (2) Poor ventilation.
- (3) Dampness and cold.
- (4) Impure or inadequate water supply.
- (5) Absence of sanitary facilities, that is, toilet facilities and facilities for the disposal of sewage and other waste.

- (6) Lack of screening and other protection against flies.
- (7) No space round the house for children to play.
- (8) Inadequate space for food storage.
- (9) Crowding of inhabitants. This can be subdivided as follows:
  - (a) Insufficient sleeping accommodation.
  - (b) Lack of living accommodation.
  - (c) Lack of suitable space for the proper preparation and serving of meals.

### **Lack of Sunshine.**

3. All the above aspects of the dwelling unsuitable for human habitation can be shown to have a very definite effect on health. For example, the child in the poorly lighted house with no backyard will suffer from lack of light and sunshine. Rickets is notoriously a disease of slum areas, and it causes in its after-effects complications which are frequent factors in infant mortality as well as in adult ill-health.

### **Poor Ventilation**

4. Poor ventilation, especially where sleeping accommodation is overcrowded, serves the exchange of germs put out from the noses and throats of the inhabitants. The spread of such disease as tuberculosis, influenza, diphtheria, meningitis, is most rapid when the air is stagnant and not renewed regularly.

### **Damp and Cold.**

5. Dampness and cold are especially dangerous in rheumatic conditions, and rheumatism and other joint ailments will be found to be aggravated by such unsuitable living quarters.

### **Bad Water Supply.**

6. If water is impure, the danger of intestinal diseases is much greater. Included in these are typhoid fever, dysentery and summer complaint. When the water supply is inadequate lack of cleanliness



will almost always be the result. When every drop of water must be carried into the house it is quite natural to expect that there will be a curtailment of the supply for washing floors or clothing or dishes, as well as for personal cleanliness.

### **Flies.**

7. Protection against flies is almost always absent where it is most needed. Where there are insufficient or no facilities for the disposal of garbage and sewage the opportunities for flies to contaminate the food supply are greatest. This situation is further aggravated where no proper storage facilities for food are available.

### **Home Versus Street.**

8. Overcrowding has another grave effect on health, although in this instance the effect is an indirect one. There is a tendency in both older children and adults to want to spend as little time as possible in the home, which is unattractive from so many different angles. The natural result is to drive them to the street or to other places where the dangers of mental, moral and physical deterioration are greatest.

### **Health Conditions in St. John's.**

9. Enough has been said in a general way to show the possibilities of poor housing being a factor in the causation of disease. What about St. John's? What are the health conditions in the capital city of Newfoundland? Is there any connection between the ill-health found in St. John's and the housing conditions? What are the housing conditions?

### **Nine Hundred Unsewered Houses.**

10. First of all, the records of the St. John's Municipal Council give us the information that there are approximately 900 unsewered houses in the City, not including an additional number near the outskirts. This means that several thousands of people, including a large number of infants and children, are exposed to all the dangers of contamination of their food and living quarters through the delay in

the disposal of wastes. To those who are accustomed to modern toilet facilities it is hard to imagine the daily accumulation of human wastes where these facilities do not exist. One has but to visit certain sections of St. John's to find that in many instances these wastes are thrown into the drains, where heat and high winds make even greater the number of people endangered by these conditions. It surely cannot be considered as a mere coincidence that over half of the fatalities from summer complaint in St. John's in 1942 occurred in homes where there was no satisfactory method of sewage disposal. Every few years there is an epidemic of this and other intestinal diseases in St. John's. We cannot put a price on human life, but if we could, the cost of a housing programme would be indeed insignificant.

### **Effects of the Street Water Standpipe or "Tank".**

11. In many sections of St. John's water is obtained from standpipes commonly called "tanks" in the street. No matter for what use the water is required, it must be carried from the street to the home. General cleanliness must inevitably suffer, and the presence of skin diseases and of vermin among the inhabitants is the result found in these homes. Six or seven children become infected with such a condition, the satisfactory treatment of which means plenty of hot water for clothing and baths. In actual practice the disease is prolonged and too often necessitates a period of hospitalization before it can be successfully treated.

### **Habitation Density and Tuberculosis.**

12. Reference to another section of this report will reveal very undesirable densities of population in many slum areas. We feel that if only habitable rooms were included in the calculations this high population density would be even more obvious. In these slum areas many rooms, by reason of dampness, cold and darkness, are not truly habitable, and it is in these homes that the worst health menaces exist. A check of a number of tuberculosis cases taken from the alphabetical file in the Department of Public Health and Welfare shows a population density of over two persons per room, even though many of these homes are situated in apparently better streets. We find in these records many notations of dark, damp or leaky rooms, which should not be counted as habitable.



### **Our Excessive Tuberculosis Death Rate.**

13. Tuberculosis is admittedly a major health menace in Newfoundland. The death rate from this disease in St. John's is about twice that of most communities in other countries. Hospital accommodation is sadly inadequate. The opportunity for the spread of this disease in the overcrowded houses of St. John's means an ever-increasing number of such cases to be dealt with in the future. It requires no expert knowledge of accountancy or of hospitalization costs to appreciate the burden of expenditure to which poor housing is a very definite contributory cause.

### **Difficulties of Home Treatment.**

14. Hospital treatment in St. John's, especially for babies and children, is often prolonged because of the type of home to which the child must return. Take the case of a child who has had a limb placed in a plaster cast because of accident or illness. In many cases hospitalization is increased by weeks because this child is one of four sleeping in one room. There are families in St. John's in which year after year one or other of the members is found to be in need of prolonged hospital treatment for an illness which is associated with the living conditions.

### **The Slaughter of the Innocents.**

15. Lest it be thought that these are generalities or platitudes, let us look at some figures we have before us on infantile mortality. Here we find that we have an unholy preeminence.

In 1942 we had more infantile enteritis than usual, and our infantile mortality rate was 107.5 per 1000 live births. To be fair, let us take our five-year average, which is 96, and find our place among a list of other countries.

#### **Five-year Averages.**

St. John's, Nfld. ....	96
Ireland ....	80
Canada ....	65
Germany ....	65
England and Wales ....	59
New Zealand ....	30

Here we have an easy lead over all competitors. We have just as clean and healthy a country in its natural state as New Zealand has; but we have over three times New Zealand's infant death rate. Of course, we are comparing a town with countries as wholes.

### One-year Figures.

Let us compare with our five-year average some figures for 1941:

St. John's, 5-year average	.....	96.
Glace Bay, N.S., for 1941	.....	87
Charlottetown, P.E.I. "	.....	73
Sherbrooke, Que. "	.....	69
Ottawa, Ont. "	.....	66
Truro, N.S. "	.....	62
Halifax, N.S. "	.....	59
Verdun, Que. "	.....	59
State of Kentucky,		
U.S.A. "	.....	58.6
Fredericton, N.B. "	.....	58
St. John, N.B. "	.....	58
North Bay, Ont. "	.....	57
Kingston, Ont. "	.....	55
Dartmouth, N.S. "	.....	49
London, Ont. "	.....	44
Moosejaw, Sask. "	.....	40
Brockville, Ont. "	.....	37
State of New York,		
U.S.A. "	.....	34
New York City, N.Y. "	.....	31
Sydney, N.S. "	.....	29

Here again we are an easy leader.

### Tuberculosis.

16. While cold, damp, dirt, discomfort and malnutrition create the breeding-ground of tuberculosis, overcrowding, which multiplies the danger of infection, is the greatest factor in its spread. All



Newfoundland has a bad record in respect of this disease, but St. John's is outstanding. Let us compare such statistics as we have:—

(Deaths per 100,000 of population)

St. John's: 5-year average rate	.....	145.6
Quebec Province	1941 .....	80
Prince Edward Island	" .....	74
Nova Scotia	" .....	73.8
England and Wales	1936 .....	70
New Brunswick	1941 .....	69.3
State of Kentucky, U.S.A.	" .....	66.5
All Canada	" .....	61
Manitoba	" .....	55.5
Ontario	" .....	29.2

Here again we hold our undisputed lead. Our figure is double that of Nova Scotia, our near neighbour. In respect of tuberculosis we can be described only as a pest-house.

These are all the health statistics we have at hand. There is no reason to suppose that extended research would make them look any better. But that is a matter for health authorities rather than for us.

### **Efforts of Public Authorities.**

17. We do not wish to be understood to suggest that nothing has been done to improve the conditions. The Department of Public Health and Welfare has for a number of years been carrying on an active campaign against tuberculosis. Sanitarium accommodation, however, is inadequate to meet the demand; and warmer, drier and more spacious housing would probably have a more direct influence on the disease than any other factor in treatment. The Child Welfare Association, financed by the Government, the Municipal Council and private subscription, and operated partly by paid and partly by voluntary helpers, has done much to palliate the conditions of child life in the slums. But, while the children are in the slums, it cannot be more than palliation.

## CHAPTER IV

### WILL THE CITY EXPAND, AND WHY?

#### Topographical Description

1. The topography of St. John's has had much to do with the line of its development. Since this report will be read, not only by citizens but by others less familiar with the City, we shall do well to insert here a brief description.

#### The Southside Hill

2. The harbour of St. John's forms a long triangle, about one-third of a mile wide at the north-eastern end, and one mile long, narrowing to a point at the south-western end, or head. The south side is walled in by a steep 700-foot hill, the South Side Hill, unavailable for building purposes without great expense, which leaves room at its foot for but a narrow line of wharves and warehouses.

This steep hillside continues to wall in the southern side of the river valley running up from the head of the harbour. The north-eastern end of the harbour is walled in by another steep 600-foot hill, Signal Hill. There is some building on the lower slopes of this, but there can be no great expansion in that direction.

#### The Harbor Slope

3. The north-western side of the harbour also slopes, but not so steeply, and it is here that the town is built. The closely built-up area is from one-half to three-quarters of a mile wide, and extends up this side from Signal Hill to, and some distance beyond, the head of the harbour, a distance of about  $2\frac{1}{2}$  miles. The slopes close to the harbour are all steep. The crest of the ridge, however, is closest to the harbour and lowest at the north-eastern end (top of Temperance Street) while it draws back and becomes higher towards the north-west (top of, for example, Carter's Hill or Leslie Street). In this area the ascents are long, and some of them very steep.



## **The Northern Valley**

4. Behind, or to the west and north of this ridge, the land slopes away gently to a broad valley, bounded to the east by Quidi Vidi Lake, a mile long, to the north, west and south-west by hills at a distance of  $1\frac{1}{2}$  to 2 miles from the harbour. Across this broad valley come the main water lines from Windsor Lake. Most of this valley is within a radius of  $1\frac{1}{2}$  miles from the Court House, which is the approximate centre of the commercial part of the City

## **The North Western Plateau**

5. The river valley above the head of the harbour is narrow and, as has been said, very steep on the south side, but there is a good deal of available expansion space on its northern slopes, centring round the Topsail Road, which run up to the plateau area south-west of Mundy's Pond. On this plateau there is a good deal of space; but these two areas are for the most part from  $1\frac{1}{2}$  to  $2\frac{1}{2}$  miles from the centre of the town.

## **Effect of the Harbour Ridge**

6. The original settlement of St. John's was a small fishing and trading village on the north-west shore of, and about the head of, the harbour. As it grew it was naturally circumscribed by the steep ridge above mentioned. Before the days of mechanical transportation the regions behind the ridge, except perhaps at the eastern end, were, from the point of view of pedestrians or the horsed carriage, far off and hard to reach. We may well believe that if the north side of the harbour had been a level plain the town would have spread over much more ground than it does today. As it is, only within the memory of living man has it to any considerable extent flowed over the ridge into the Northern Suburb. Old pictures and plans of sixty years ago show few buildings on the northern slopes. Today there are thousands of buildings north of Military Road, which once ran on the edge of the country.

## **Congestion in the Harbour Area**

7. Probably as a result of this inconvenient topography, the town has become thoroughly congested, especially in the older parts. Its typical architecture is the range of houses wall to wall, of wooden construction; poor in, or devoid of, architectural design; drab and unattractive in aspect and, in the older parts, often almost ready to fall down. Open spaces are few. There is none of any account on the harbour slope except the small Victoria Park in the far west, unless we count the Church of England Cathedral's cemetery. Nor is there any break to stop the spread of a fire.

## **Effects of the 1892 Fire**

8. In 1892 the greater part of the town was burned in one disastrous day and night. Some benefit accrued from this. Some streets and squares were opened out; and the burned part of Water Street was rebuilt in much better style; but on the whole the opportunity of replanning was lost, largely perhaps because of the scramble to get the people under cover before the winter. But this fire has a place in our analysis because it dates the greater part of the wooden or "frame" houses in the older part of the town. Most of them were built in 1892-93 or soon after, and hence are now fifty years old. Considering their class of construction, the end of their life is within measurable distance; in another 25 years at most, failing reconstruction, many of them will have dropped to the slum level.

## **Objections to "Range" Construction**

9. Apart from the question of age, the house in a range is an undesirable survival of the past. In a business area where the first consideration is business and concentration is desirable, buildings in contact with one another are well enough, but they should not be used to live in. We note from a study of zoning regulations in cities abroad that in some cases the construction of new dwellings in the business section is forbidden. The house in a range gets light from two sides only; and if the block is small or the range at certain angles, one side may never see the sun at all during much of the year. The house must share its neighbours' noises, microbes, rats and other ver-



min, fires if any, or the smoke if fires are put out. If it has a garage or other subsidiary building behind it this must be approached by some roundabout way. More likely it must be at a distance. Coal must, as a rule, be put in under the front room windows. The closed row, concealing what is behind from the street, encourages dirt, disorder and neglect in the back regions. Many a fairly well repaired and painted frontage in this city conceals a back aspect which will surprise and shock the investigator. And that observation does not apply only to blocks occupied by the poor:

### **People Want Detached Houses**

10. As any regulating authority must frown upon the range, so also the intelligent home-owner is beginning to frown on it. A brief examination of the town will disclose that new buildings for very many years past have consisted almost entirely of detached, or very occasionally semi-detached, houses; and this is equally so whether they are pretentious or poor. The trend of the public desires is unmistakable. In reply to our question whether they would prefer a house in town or a house in the suburbs with a little ground round it 907 persons, or 33% of those expressing a preference elect for the suburbs; and doubtless more would so elect if they were assured that the transportation situation would be taken care of adequately. To-day even a man of small means wants a house he can walk round, with a bit of garden and a place for the garage he hopes to have some day.

### **Tendency to Expansion into More Space**

11. It was pointed out some years ago in a very able memorandum by the City Appraiser, Mr. Edward Foran, that as a result of these two factors, the ageing and deterioration of present housing and the desire for more modern housing, the City is due in the early future for an almost explosive expansion, quite apart from any increase in population; and the steady spread of houses in "ribbon" fashion along highroads out of the City, both before and since that report, bears out his view. Even today, when building costs are at least 75% up, a substantial amount of housebuilding continues.

## Effect of Modern Transportation

12. Another important factor in the spread of the town is the gasoline engine. Forty years ago the motor car was in its infancy. Half a dozen wealthy citizens possessed costly and unreliable machines, each one of which was known to everyone by sight. The rest depended on the old fashioned horsed carriage, slow on the level and slower on the hills, or on Shanks, his mare. In that day no one could, in practice, live further from his work than he could, without too much loss of time, walk twice or four times daily. Then came the period when Mr. Henry Ford brought motoring to the million; and later still came the real poor man's car, the motor bus. We have all seen the immense multiplication of these within the past few years. Once the summer resort of Topsail, twelve miles away, was a place where one went in an hour by railway, or in three hours by horse and carriage; to Holyrood was a day's journey, and indeed to go beyond Seal Cove Bridge by car was something of an adventure. Today workmen "commute" daily from Harbour Main to Fort Pepperrell. This change certainly is unperceived by the young, and too easily forgotten by the middle-aged; so much do we live in the present. Again, another oil development is the snow plough. How many have forgotten the day when they drove in a side sleigh, plunging at intervals through four-foot-deep "gulches" in the snow? That day is gone. Given a proper arrangement of roads in the Northern Suburb, a reasonable bus service, a reasonably extensive ownership of cars, and a minimum of snow ploughing on main roads, it should be as easy to live on the shores of Long Pond to-morrow as it was to live on Cornwall Avenue a few years ago.

## Probability of Improved Means of Transportation

13. A further aspect of transportation is not to be forgotten. Under the violent stimulus of war, chemistry and metallurgy are making vast new, and in part secret, strides. New steels are in use, the production of light metals such as aluminium and magnesium is being enormously increased. Plastics are competing with the metals, and gasolines of hitherto unheard of octane are already in use. Synthetic rubber substitutes will soon be in enormous supply. The motor car industry has been forced to scrap its equipment, and thus will have



after the war almost a free hand to make radical changes in its product. For these reasons competent observers think that the industry may be able to offer to the public after the war individual transportation as much ahead of what we have today in lightness, economy, efficiency and cheapness as our cars and buses today are ahead of those of the Model T era. In planning for the future of this or any other city we must provide for a generation ahead, and we must try to see as far ahead of the present as our fathers might have done in 1902 if they could have known what we know now.

### **Possible Aids to Building**

14. Building itself should also to some extent be cheapened in the future in so far as it calls for the use of machinery and the installation of factory-produced articles: since in the post-war era all things made of metals, plastics and the like should be very plentiful once industry has adapted itself to peacetime uses.

### **We Must Contemplate Expansion**

15. For all these reasons we believe that we must not be afraid to envisage a bold expansion of the city in the course of the next generation, with the individual family house and garden the general rule and a greatly increased degree of public and private transportation to eat up distance; and accordingly we must plan fully for the expansion of the city for a mile or so all round and for the handling of much more traffic than we see to-day.

### **Present Tendencies Must Be Encouraged.**

16. The courses we shall recommend, then, will be in the nature not of strange new departures, but of the encouragement and regulation of processes which we see at work around us today. The natural process of development of a congested city is this: Those who have means to do as they please tend always to move further out, to build better houses and develop better grounds. They can afford cars and, given roads and snow ploughing, can live where they please. A class of less means can be helped and encouraged to acquire similar establishments on a lesser scale, and perhaps not so far out. Some of them

will have cars; some will be able to afford daily bus or tram fares. That will reduce the congestion in the city, lower the cost of accommodation therein, and render possible the improvement of conditions therein so that those of the smallest means, who cannot afford the burden even of daily bus fares, may have lower rents, more space, more sunlight, trees or other amenities about them, and be enabled to live a comfortable, clean and healthy life within easy walking distance of their work, and in conditions little inferior to those enjoyed by the salaried man of rather larger means.

### **Policy Not Out of Our Reach.**

17. Such a policy is not out of our reach. It requires only an intelligent and far-seeing plan, a firm and consistent following of that plan for twenty years or so by city governments, and some use of the public credit and the public power to facilitate those who can help themselves, and to supplement the efforts of those who cannot of themselves get the essentials of a healthy life. We can no longer tolerate conditions which make it difficult for the enterprising small man to get out into better surroundings; and we can no longer tell the slum-dweller to wait until he can, if he ever can, buy himself out of the slums; he must be helped to get out of them, and they must be abolished by public action.



## CHAPTER V

### THE NECESSITY FOR A LONG VIEW IN TOWN PLANNING

#### **We Must Look Ahead and Behind**

1. In setting up a Master Plan for the development of a city like ours we must try, as best we can, to look at least forty years ahead. And, for the purpose of clearing up our views, we must also look at least forty years back. We might as well say thirty years; we might better, perhaps, say fifty or sixty; but we choose forty because it is hard enough to look even that far ahead, and because forty years is about the span of one man's active working life. To the impatient and to those who live in the present this may seem a disappointing view; but it is a necessary one.

#### **Old Conditions Soon Forgotten.**

2. And too many of us live in the present. The old and middle-aged forget, and the young have never known, what St. John's was like forty or fifty years or sixty years ago. Think back. Do you remember Water Street West twelve years ago? Instead of heavy asphalt on concrete it was a waste of mud and potholes. A little further back; do you remember the trial bit of paving by the Court House on Duckworth Street, and how soon it broke up? A little further back; do you remember crossing Duckworth Street on a stone slab crossing swept clean of mud by a little boy with a birch broom? Go a little further back yet: are you old enough to remember the years before and soon after the fire of 1892, when Water Street was a sea of mud after rain, and a boy could bounce on a plank sidewalk to see the mud squirt up between? And what of the old cobblestone drains? Pavements, concrete curbs, tarred streets are but things of yesterday.

#### **Pictures of Old Times.**

3. We have before us some pictures of the eastern suburbs, made apparently in the 'seventies or 'eighties, thought not precisely dated. There was then no row of big houses along Circular Road. The Crawford (now) Withers (then) and Murray (still) houses, surrounded by

spruce woods, were the only ones there. Robinson's Hill was a country cart-road, with woods on both sides and a cow is shown grazing on it. In the King's Bridge region the house now occupied by Mr. Furlong and that of Mr. Claude Fraser are the only ones to be seen. Eleven other houses, no longer in existence, or at any rate not now recognizable are all that can be seen looking toward the Narrows from what is now Glenridge Crescent. Looking southwest across the Lake towards the Roman Catholic Cathedral, a dozen houses are to be seen. Woods show all along the skyline from St. Thomas's Church to what is probably now the Newtown Road. In a view from Robinson's Hill towards Quidi Vidi just six houses in all are visible. The south bank of Quidi Vidi Lake is empty, just open fields. A photograph of the same period shows Fort Townshend perched on its hill with a bare space round it which seems to come down as far as what is now Queen's Road and west as far as Parade Street. In a photograph taken from above the old Rennie's Mill, which stood where the Swimming Pool is now, we count, beside Government House, the House of Assembly and St. Thomas's Rectory, just about ten houses; those on the south side of Military Road can be seen in the far distance. In a view south from Robinson's Hill we count, west of St. Bonaventure's College (the old part), twelve or fifteen buildings. Every picture we look at demonstrates that north of the Military Road there was in those days, half a century ago, the merest sprinkling of buildings in thoroughly rural surroundings. Compare **this** with the state now attained, where the town is solid as far as Empire Avenue, and has stretched out arms as far as Quidi Vidi, Mount Cashel, Kent's Pond, Long Pond and Bowring Park. If the town had been planned in those days, should we have had the present conditions between Freshwater Road and Empire Avenue?

### **Growth of Population.**

4. In passing, let us observe that the population of St. John's City, as shown by census records, has grown as follows:

1901	.....	29,594
1911	.....	32,242
1921	.....	36,444
1935	.....	39,886
1941	Probably ..	45,000 (with suburbs, at least 50,000.)



## **Changing Conditions.**

5. Now let us look at developments in transportation and in the scale of living. Forty years ago the man of means, or a person such as a doctor, who had to get about, kept a horse and carriage. A really opulent person drove forth in state with a carriage and pair, and was much admired. A man would come to work in the garden all day for eighty cents. The black shawl and the short oilcoat belted with a bit of line were common enough wear with those who came in with ponies from the outports to sell their produce.

## **New Ways To-day.**

6. What are the conditions to-day? Some thousands of motor vehicles are owned in this town, the least of them worth as many dollars as the old merchant's carriage and pair. How many bridges of those days could have supported the trucks we use now? Huge oil-driven ploughs clear the roads of snow, and the motor car goes smoothly where once the sleigh toiled through gulches. Aircraft roar in and out of Torbay. The town spends to-day on motor cars, movies and liquor as much money as was the whole revenue of Newfoundland half a century ago. It is a far cry from the victoria or "squarebody wagon", the mud road and the flickering five-cent moving picture. As to the changes in wages and dress, we all know them.

## **Necessity for Long Views.**

7. Why do we refer briefly to these old conditions? To inform the young, and to remind the old, how fast time brings changes. It is not easy to cast one's mind forward into the unknown; it is all too easy to judge any proposal on the assumption that we need to provide for things as they are today; that things will remain more or less as we know them now. But they will not remain as they are to-day. To our children in fifty years' time our town as we see it now will seem as antiquated, different and queer as the town of fifty years ago would seem to us, could we go back.

## Prospects for the Future.

8. What may we expect in the future? One thing is certain: mechanical progress will go on, faster and faster. The war has brought its usual immense stimulation to development. We may feel sure that the course of the past will be repeated in the future. The machines which run on the roads will be finer, faster and, above all, cheaper and more numerous; the machines which plough the snow in winter will be more powerful, more numerous and again cheaper; and, as a result of all this, distance will shrink to a large extent. Let the older folk remember this: forty years ago you drove to Topsail, twelve miles in an open carriage behind a horse, in three hours. To-day in your windproof, rainproof, warmed car you go to Placentia, eighty miles, in the same time and in far greater comfort. Does anyone suppose that we have reached the limit in this respect? If so, why? Is it thought that progress will cease with our generation?

## The Development of Cities.

9. Let us think of other changes. How does Carter's Hill, now the eastern boundary of a slum, come by its name? Because the Carter house, one of the best homes of that day stood there two generations ago, surrounded by gardens. We are told that when the Roman Catholic Cathedral was built there were those who questioned the judgment of the ecclesiastics of that day. It was in the country, it was too far out. How does it stand to-day? Then let us ask ourselves the question: How will it stand fifty years hence? One tendency is unquestionably evident; everyone who builds a house to-day wants a detached house with ground round it. We have only to look at the suburbs to see this. We have gone through the same process in our small way which the great cities abroad have also seen. What was once the choicer residential area degenerates, or is taken over by commerce, while those who can afford it seek more space, better housing more agreeable surroundings, and move away and further out. Eventually the time comes when the abandoned and deteriorated areas in the older part of the city must be taken in hand and modernized if they are not to remain as a blot in the very centre. With us the time has now come.



### **Little Help From Commerce in Construction.**

10. In our case we can hardly look for the taking over of these deteriorated areas by commerce. We have already enough shops, even if we have a substantial growth of population; and there is little reason to expect any great growth of factories; our population does not call for them. Indeed, should our destiny lead us to closer connection with the adjoining continent our factories may become fewer in number. The day may come when the shops on New Gower Street, or some other upper street, are in the class of those on Water Street, but that is about all we can expect. Therefore we must contemplate the reconstruction of our central deteriorated areas without the aid of commerce.

### **The Process of Improvement.**

11. Our broad programme, therefore, is clear. We must contemplate the extension of up-to-date housing into the suburbs, to replace at least the thousand condemned and condemnable houses we now have in the congested area and probably another thousand poor houses as well. We must plan our suburbs and suburban roads on the assumption that there will be far more and cheaper car and bus traffic than there is at present, and that distance will matter less and less as the years go by. Having thus thinned out the older parts of the city we must improve them by a gradual process, involving building regulations, zoning regulations, replanning, tree-planting and the creation of open spaces, so that they may in the course of the next generation work gradually up at least to the level of, let us say, that part of LeMarchant Road west of St. Clare's Hospital, which is a very creditable street. There is nothing impossible or beyond our means in this prospect; it requires merely advance planning, firm regulation and a better direction of our available means than there has been in the past.

### **Argument Against Pessimism.**

12. But, it will be said to us, what are the prospects of St. John's? Is there not normally a shortage of employment? Will there be any new trades to carry all this? In reply we can only point to history.

The same conditions have existed, the same gloomy pictures have been painted, the same defeatist economics have been preached, as long as any of us can remember. Yet what are the facts? Growth and improvement have gone on steadily down through the generations. We forget them because they have been gradual, but they are there. Economic theory is one thing; facts are another, and a more reliable test. Some process is at work in the world whereby things improve and advance beyond our expectations.



## CHAPTER VI

### THE FINANCE OF HOUSING.

#### **Governments Must Help Housing.**

1. The fact has been faced and recognised by the Governments of countries more advanced than ours that private enterprise neither can nor will deal adequately with the housing of the poor and low-income classes, and that governments must themselves either provide or facilitate the provision of adequate housing for these.

#### **Private Enterprise Does Not Meet Need.**

2. Apart from the question of the cost of land, which we have dealt with elsewhere, the very nature of private enterprise renders it unsuitable for this purpose. As to the builder, he wants a profit; and the margin in the case of the low-income classes is too small to allow of a profit, while in the case of the poor, who cannot pay the economic cost of housing, there must even be subsidy. The whole object of a housing scheme must be to cut cost, or rent as the case may be, to the lowest possible point. The builder who builds to sell will sell to the highest bidder, thus automatically excluding those most in need. The economic landlord will charge the highest rent he can get, thus again excluding them. Then as to the financier, he must seek the highest interest rate he can get and the maximum of liquidity in his investments, while the object of working class housing can be achieved only by charging the lowest rate possible and giving the wage earning purchaser the easiest and most stable long-term contract possible.

#### **Obstacles to the Home Builder.**

3. As matters now stand, the intending builder of a small home, having first paid the highest price the landowner can extract and faced the prospect of City assessments for water, sewerage, paving and the like, must, if he has but a little capital, borrow on mortgage at 7%. This is the current rate here at present; but we are advised that up to about 1940 the prevailing rate was 8%; the rate has fallen

because of the war boom in wages, which has reduced the demand. In addition to this rate there is a scale of charges for legal services and "raising the loan" which adds another 1% or 2% to the interest over a short term. In the ordinary case a loan of 50% is the most that can be expected from private sources, so that a man must have half the price before he can build. The mortgage ordinarily runs for from three to five years and does not provide for any sort of amortization; indeed, this would be contrary to the interest of the lender, who does not want the loan paid off, if it is well secured, so long as he can demand it at any time he wants it. The mortgage may be allowed to run on, but it can be called in at an undiminished total at the end of its short term, and there may then be charges for renewal. And again, in the case of difficulties, there is the risk of foreclosure. The mortgagee has not accumulated any equity in the house.

### **American Views.**

4. The following quotation from an American book on housing (Aronovici & McCalmont) is in point:—

"The Federal Home Loan Bank urges the half million urban home owners whose short-term mortgages fall due this year to refinance such loans by making new long-term direct-reduction loans, through a building and loan association, life insurance company, savings bank or other long-term thrift institution which offers the amortized type of loan. Its advantages include greater convenience and safety for the borrower and the opportunity to save a substantial sum of money, as the following instance illustrates:

"The home owner who borrows \$1,000 on a short-term renewable mortgage at 6 per cent. interest pays out \$60.00 each year in interest, or \$720 during a period of 12 years. In the meantime, he must renew his loan at three- to five-year intervals, incurring renewal fees and other expenses on each occasion. At the end of 12 years he still owes the \$1,000.

"If he made his original \$1,000 loan on a 12-year amortized basis at the same rate of interest, he would simply make a cash



payment of about \$10 each month, and the \$1,000 loan would be entirely paid off at the end of 11 years and 7 months, without a single payment of more than \$10. During that time he would pay in interest only \$391, as against \$695 required in interest on the renewal short-term loan for the same period. In other words, the amortized loan saves him \$304 in interest charges, or nearly a third of his entire \$1,000 principal, and he incurs no renewal expense during the time his loan is being reduced by these small monthly payments".

And the "Architectural Forum", discussing the Federal Housing Administration and Titles I and II of the (U.S.) National Housing Act, says:—

"Wisely F.H.A. has decided to insist that taxes and fire insurance be paid monthly along with interest, amortization and mortgage interest. The mortgagee will be obliged to total up the yearly payment, divide by twelve, and collect monthly.....Only first mortgages.....embodying amortization by monthly payments are eligible for insurance" (i.e., insurance by the State in favour of lending institutions.) "The 3- and 5-year straight mortgage, which was popular for years, is regarded as a villainous instrument in the eyes of F.H.A. It, more than anything else, they hold responsible for the piling up of the mountainous home-mortgage debt by encouraging people to borrow beyond their capacity to pay back. Therefore no straight mortgage (one lacking amortization provisions) of any kind will be insured by the Administration".

### **The American F.H.A. Method.**

4. Under the United States Federal Housing Scheme, loans are not made out of public money; but institutions whose business it is to lend on mortgage are guaranteed by the state against loss, provided that their loans have been first approved. In each case the risk is exhaustively appraised by officials in all its aspects; and the requirements are such as to preclude jerry-building. Mortgages may be insured up to 60% on existing homes, refinanced under the government plan; at 80% on new homes. The maximum interest rate permitted is

5%. Aronovici and McCalmont (Dr. Aronovici is, or in 1936 was, lecturer on Housing at Columbia and New York Universities) give the following figures:

Appraised value of house .....	\$6,250
Loan .....	5,000
Percentage of value loaned .....	80%
Interest rate .....	5%
Service charge on decreasing balances .....	1½% p.a.
Mortgage insurance premium on original face value .....	1½% p.a.

Item	Payments per month, 15-yr. amortized loan	Payments per month, 20-yr. amortized loan
Monthly payment, interest and principal	\$39.55	\$33.00
Service charge .....	1.30	1.40
Mortgage insurance premium .....	2.10	2.10
Sub-total .....	\$42.95	\$36.50
Taxes .....	10.95	10.43
Fire insurance .....	2.00	2.00
Total .....	\$55.38	\$48.93

Now if these are the figures for a house costing \$6,250 under American conditions, it follows that on a home costing half this sum, or \$3,125, for which sum, with proper management, we should in normal times be able to get land and build a really good workman's or clerk's cottage here, the monthly cost, including everything, on a twenty-year loan, would be half of \$48.93 or \$24.46.

We have to make some small adjustments:—

Aronovici's figure for taxes .....	10.43
Aronovici's figure for fire insurance .....	2.00



Total on \$6250 ,per month .....	12.43
Equals on \$3125 .....	6.22

Local figures :

Taxes on \$3125 house, per year .....	31.25
Fire insurance on ditto at \$0.50 per year .....	15.62
	<hr/>
	46.87

Equals per month .....	3.90
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Therefore we can deduct from the American total of \$24.46 the difference between \$6.22 and \$3.90, or \$2.32, which leaves us with \$22.14 as our total monthly payment. But this is a sum perfectly well within the capacity of a person earning say \$1,500 a year; our enquiries show that shop-hands, for example, not uncommonly pay it. But they pay it as rent, owning no more at the end than they do at the beginning. Here it is buying a house and creating an equity, saleable or transmissible by the owner, which increases every year.

### **Down Payments.**

5. The foregoing calculation assumes that the proposing owner will be able to find 20% of the cost in cash, or say \$600. Our enquiries by questionnaire show that a large number of people can now put down a substantial sum towards a new house. For details, see the chapter on the results of our questionnaire to date.

### **The Canadian N.H.A. Scheme.**

6. Now let us turn to the Canadian scheme, under the National Housing Act, 1938. This is on very similar lines.

Under regulations effective as from January 1st, 1940, loans, limited to \$4,000 in any one case, may be made to assist in the financing of single-family houses. The ordinary maximum loan is 80% of the cost or appraised value, whichever is the lower, but in the case of very modest homes valued at \$2,500 or less it may go to 90% (Contrast this with the ordinary mortgage loan, which does not exceed 50% to 60%). The mortgage provides for amortization over a period

of 10, 15 or 20 years. (Contrast this with the ordinary mortgage, where interest only is paid, not an amortization payment, and the capital may be demanded back in full in three to five years). No mortgage will be made which does not provide for amortization, i.e., payments which cover both interest and a portion of the principal. The rate of interest is 5%. (Contrast this with the local mortgage, where the rate is 7% to 8%.

### **Guaranteed Loans**

7. In Canada the Government does not make these loans direct, but has arranged for institutions, for example insurance companies and trust companies which ordinarily lend on real estate, to make the loans, which are then insured as to their safety by the Government. This, of course, implies that the situation in each case is carefully investigated before the loan is approved for guarantee. The house must be built to, and in accordance with, architect's specifications; or stock plans and specifications provided by the Housing Administration may be used. The title to the land will be investigated. The design must be attractive and the district properly zoned to ensure that it will not deteriorate. The borrower's financial record will be investigated. If all is in order, the loan will then be guaranteed.

### **Adjustment of the Figures**

8. On this system a monthly payment of \$19.62 will pay off a \$3,000 loan in 20 years.

To this, however, we have to add taxes, fire insurance, and an allowance for repairs and maintenance.

Upon a \$3,500 property, taxes at our present levels will be about \$35 a year, or say \$2.90 per month. Fire insurance should not exceed  $\frac{1}{2}$  of 1%, or say \$17.50 a year, or \$1.46 a month. Let us make an arbitrary allowance of \$36 a year for painting and repairs. Obviously nothing should be required on a well-built new house for a number of years, and not much within the first 20 years except painting, if the exterior is of a kind which requires paint. This sum, accumulating at interest should be ample to cover all needs. Adding all these



things together we get a total of \$19.62 plus \$2.90 plus \$1.46 plus \$3.00 or \$26.98 including everything. Note that the figures in paragraph 4 do not include repair allowance. This is clearly within the reach of a great part of our population, especially since the recent boom has provided so many of them with a little cash reserve; and the extra value which should be attained by a well controlled production of houses on a large scale should give them much better value for their money than they are getting today.

### Another American View.

9. Here are some figures from an unofficial American source. The well known and widely circulated magazine, "Better Homes and Gardens", published at Meredith Building, Des Moines, Iowa, puts out annually a book of the utmost value. It is called "New Ideas for Building Your Home", and, although magnificently illustrated, costs only fifty cents. It contains hundreds of photographs and plans of small houses, for most of which the full working plans may be had for \$5.00 by mail. We could wish that a copy of this book were sent for by every intending home builder, for in addition to plans it contains endless well-illustrated directions on methods of construction, layout, fireproofing, lighting, plumbing, and indeed everything the house-builder wants to know. Finally it contains pages of advice on home finance.

### An American Rent-Purchase Scale.

10. We venture to copy part of one of the tables given in this work. The following is based on money at  $4\frac{1}{2}\%$ , with  $\frac{1}{2}$  of 1% to cover the insurance of the mortgage by the Federal Housing Administration:—

Cost of House & Lot	Maximum Mortgage	Monthly Payment				
		Amortization Period in Years				
		10	15	17	20	25
\$3,000	\$2,700	28.59	21.28	19.60	17.74	15.69
3,500	3,100	32.83	24.43	22.51	20.37	18.01
4,000	3,600	38.12	28.37	26.14	23.65	20.92

It is assumed that the person building will be able to find in cash the difference between cost and mortgage.

### Other Monthly Payments

House and Lot	Average Low	Taxes		Maintenance and Depreciation		Fire Insurance
		Average Med.	Average High	At 1%	At 2%	
3,000	3.51	6.99	12.24	2.08	4.17	0.53
3,500	4.10	8.16	14.28	2.42	4.83	0.61
4,000	4.68	9.32	16.32	2.75	5.50	0.69

We may accept the figures for average low tax, as this City is in the low-taxed class. We then get the following results:—

Instalment on \$3500 house (\$400 cash, \$3100 debt)	
at 25 years .....	\$18.01
Fire insurance .....	1.46
Taxes .....	4.10
Depreciation and repairs .....	2.42
	<hr/>
	\$25.99

It may be observed that the depreciation and repair allowance is placed at interest to the credit of the tenant, and any part of it not needed is ultimately returned to him.

### Possibility of Cheaper Money.

11. But these Canadian and U.S. financial arrangements are based on loans at  $4\frac{1}{2}\%$  or  $5\%$ . If guaranteed by the Government and on a non-profit basis, a Statutory Housing Corporation should be able to get money at about  $3\%$  and re-lend it at  $3\frac{1}{2}\%$ , thus producing a further substantial reduction in all the above figures.

### Figures at $3\frac{1}{2}\%$ .

12. The following figures have been worked out on the basis of money at  $3\%$ , with  $\frac{1}{2}$  of  $1\%$  (a standing charge on the initial loan throughout the life of the loan) to cover administration:



Cost of House & Lot	Maximum Mortgage	Monthly Payment Amortization Period in Years		
		15	20	25
\$2500	\$2200	15.20+ .92	12.10+ .92	10.44+ .92
3000	2700	18.65+1.13	14.85+1.13	12.81+1.13
3500	3100	21.41+1.29	17.05+1.29	14.71+1.29
4000	3600	24.87+1.50	18.82+1.50	17.08+1.50
4500	4000	27.63+1.67	22.00+1.67	18.91+1.67

The smaller sum is the  $\frac{1}{2}$  of 1% for the overhead expenses of the Corporation.

Now let us work out a couple of examples as samples:

1. Value of house and lot .....	\$3500.00
Site, say .....	400.00
Value of house .....	3100.00
Loan .....	3100.00

Monthly Payment for Amortization at 25 yrs. at 3%.....	\$ 14.71
Service charge $\frac{1}{2}\%$ ; per month .....	1.29
Taxes, say 1%; per month .....	2.58
Fire Insurance, say $\frac{1}{2}\%$ ; per month .....	1.29
Allowance for repairs 2% on \$3100 .....	5.16

Total per month .....	\$ 25.03
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2. Value of House and Lot .....	\$2500.00
Site, say .....	200.00
Value of House .....	2300.00
Loan .....	2200.00

Monthly Payment for Amortization at 25 yrs. at 3%.....	\$ 10.44
Service Charge at $\frac{1}{2}\%$ ; per month .....	.92
Taxes say 1%; per month .....	1.84
Fire Insurance, say $\frac{1}{2}\%$ ; per month .....	.92
Allowance for repairs, 2% on \$2200; per month .....	3.66

Total per month .....	\$ 17.78
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### **The Swedish "Magic House".**

13. Finally, let us refer to a system worked out in Stockholm, Sweden. It is known as the "Magic House" system. It should be particularly well adapted to this country as so many of our people, like the Swedes, are handy and inclined to try to build their own homes. The system is this: On application the City will provide a site out of City-owned lands. It will further provide the working-class home-builder with all the material for building a small house. The designs have been carefully worked out by architects on behalf of the city, and the houses are in no way jerry-built. They are regular wooden houses on concrete-block full foundations. Much of the material is already cut to size and, to some extent, assembled at the factory in large wall-sections. The owner builds the house of this material under the inspection and advice of a City Supervisor, and with some assistance provided to him on such matters as plumbing, wiring, etc. The builder's own labour and that of his family is counted as 10% of the value, as if it were a cash contribution; and he is given a long-term mortgage for the other 90%, at a very low rate of interest, he making monthly amortization payments, as in the "Better Homes and Gardens" method quoted above, paying instalment, interest, taxes and fire insurance in one lump payment. This scheme, it appears, has had a marked success in Sweden, which is a very well governed and progressive country, and is said to have no slums at all. Upon this scheme a workman of good character and considered reliable can undertake house-building without any cash payment.

### **Possibility of Still Cheaper Cottages.**

14. From evidence received on the subject of building it appears that we should be able to provide a cheaper class of house, yet still sound and good, for \$2,500, assuming that building costs after the war return a good deal nearer their pre-war levels. Small cottages of the bungalow type have, so we are told, been built even now in fair quality at \$2,000 to \$2,200. It is quite possible that after the war we shall be able to envisage homes of the \$2,500 class with a 90% loan.

### **Necessity for a Statutory Housing Corporation.**

15. We have not here, however, many, if any, institutions which make a business of lending a large scale on real estate. Canadian



Banks are forbidden to do so. In view of local circumstances we conclude that we shall have to recommend the formation of a Statutory Housing Corporation, divorced entirely from politics and purely a business concern, which will receive the government guarantee and in turn obtain money by the sale of its debentures to Banks or other buyers. This would have the additional advantage of giving somewhat more control. The Canadian system simply facilitates the low-income citizen in availing of finance facilities; it injects easy capital into the open building market. This is good, but it might be better that a public corporation be the general builder and landlord, in that the homes produced by it, which will be above the common average, may then be kept out of the speculative market, where they might appreciate sharply in price, and directed more fully towards the classes whom it is desired to assist. It would hardly seem right that a suburban development designed with care and labour by voluntary leaders and financed on public credit should so result that superior small houses created expressly for the clerk, tradesman or mechanic, should be snapped up at \$1,000 extra by persons of more means who appreciate their improved design and surroundings, leaving the class in question to take the best they can get out of the older housing.

The set-up of a Statutory Housing Corporation will be dealt with in a separate chapter.

### **Similar Policy Recommended in Australia.**

16. Since evolving our general scheme, we have come across a reference to plans on foot in Australia which suggests that we and they have been thinking along very similar lines. It appears that a Joint Parliamentary Committee on Social Security has presented an Interim Report to the Australian Parliament suggesting the setting up of a housing planning authority to undertake a national housing scheme. The Committee also suggests:—

“1. The setting up of a housing standard covering types of homes for persons of low incomes for: (a) purchase with a deposit of 10 per cent; (b) purchase without a deposit; (c) rental at an economic rental which should not exceed 15 per cent, or at most 20 per cent of the basis wage; (d) rental at a sub-economic rate within the capacity of the tenant to pay, having regard to family obligations and income.

2. Power to be vested in the state authority to condemn and order demolition without compensation of any substandard dwelling and to acquire land for re-housing purposes and provide housing for rental purposes.

3. Provision for the discharge at a low interest rate of onerous mortgages and for loans for the repair, alteration or extension of dwellings.

4. Finance by the Commonwealth, at the lowest possible rate of interest, but not exceeding  $2\frac{1}{2}$  per cent, and under conditions which will permit of the continuous completion of homes to meet Australian requirements, as a government guarantee against loss of advances made by housing authorities, building societies or lending institutions to persons acquiring on the rent-purchase basis, with or without a deposit, and to pensioners, unemployed and persons in destitute circumstances at a sub-economic rental only, free of all charges, if necessary. Inquiry and research concerning methods of construction, costs and types of dwellings, mass production methods and land values, with the object of reducing the cost of homes, especially for the low-wage earners.

5. The regional and scientific planning of areas for housing and industrial purposes, with the object of establishing self-contained communities enjoying public recreational, educational, health and social welfare service.''

We have written for this Report, but can hardly obtain it in less than several months under present mail conditions. However, the brief reference we have, taken in conjunction with the American and Canadian schemes, indicates that the idea of dealing with housing on a wholesale scale by the use of public credit is beginning to be accepted in widely separated countries.

### **Existing Housing Organizations.**

17. A discussion of the housing situation would be incomplete without reference to certain existing organizations which have done limited but useful work. We have taken evidence with regard to these



and have considered their position. All three are registered under the Industrial and Provident Societies Act.

### **1. The Railway Employees' Welfare Association.**

This is an organization registered in 1936 whose purpose is sufficiently explained by its title and which owes its existence and progress to the energetic and self-sacrificing activities of the Assistant Manager of the Railway, who is a member of this Commission. It conducts a variety of benefit and pension funds in the interest of the 3700 railway employees throughout the Island, including three quasi-cooperative shops in St. John's, and has made a strong effort in connection with housing the employees by building 204 small houses in St. John's, as well as a handful in outside places. Its normal funds arise from the pool created by its benefit fund activities, but the wholesale building operation was financed mainly by a loan arranged by the Government some years ago. Persons for whom houses are erected are charged 5% and pay off the loans and receive title at the end of eleven and a quarter years.. About 80% of the purchaser-tenants pay by way of voluntary payroll deductions. Payments are stated by the President to be completely up to date. The people are purchasing houses by a monthly payment no greater, as a rule, than they were formerly paying by way of rent for very inferior accommodation.

The association's activities include extensive operations in the taking over of mortgages for employees or the purchase and reconditioning of house property; but this, of course, does not affect the general housing scarcity; it merely encourages ownership as opposed to tenancy.

### **2. The Newfoundland Permanent Savings Investment and Loan Association Limited.**

This Society was registered in March, 1937, by the same organizer as the foregoing. Its share capital has risen as at February 27th, 1943, to \$133,783.45, and its membership to 1,053 persons. It carries on a general real estate business, and

has up to the present date built about 48 new houses, and made about 25 loans for reconditioning substandard houses. No deposit by the member is required. It pays a dividend of 6% on share capital and 5% on savings deposits which it receives. Its membership is not limited to the employees of any organization. When building houses it charges the purchaser-tenant 6% and requires payment off in  $11\frac{1}{4}$  years. Its payments are up to date. It will also take over mortgages for members and convert them to long-term.

Both this and the before-mentioned Association have a quasi-benevolent aspect in that in cases of genuine family misfortune they allow purchaser-tenants for a time to revert to pure or non-purchase rents only, or even to draw upon their accumulated equity to hold the property for the time being.

### 3. **The Newfoundland Building and Loan Association, Ltd.**

This Society was registered in August, 1936, by a local group. Its constitution and methods are more along the lines of those of an English Building Society than in the former cases. Its paid up share capital, obtained from the public, had risen by December 31st, 1942, to \$35,367.01 and its total loans on mortgage to members to \$98,000. Its procedure is to grant loans on mortgage, the mortgagor being required to find at least 20% of the required sum. Mortgagors are charged 6% on a long-term contract. The Association approves the plans and supervises the contracting for and building of the house with the aid of its Secretary-Treasurer, who is an architect and a member of this Commission. This Association has facilitated by loan the building of about 58 houses since its inception, and made four reconditioning loans. It has paid 3% dividend on shares for the past three years. The Government has assisted it by a small loan on the Society's 4% Bonds.

### **Observations on Existing Organizations.**

18. The first of these three associations is, as has been explained, not a public organization, and restricts its benefits to railway employ-



ees. As to the other two, they represent very desirable beginnings. Both have a benevolent aspect and have profited or are profiting greatly by the unpaid or nominally paid services of voluntary managements, though in this respect they may come closer to a business basis if and when their operations reach a sufficient magnitude to carry a full overhead charge. The rate of interest charged is not materially below that charged by private lenders. They offer the advantage that they give long-term amortizing contracts and, in the case of the second mentioned Society, that it does not demand a cash contribution from the intending builder. Their total operations to date in building one hundred and six houses in six years, are not on a scale sufficient to make any material impression on the acute general situation, involving the need for at least two thousand houses, with which we have to deal; and they are hampered by their inability to attract sufficient capital to enable them to extend their operations. Both have long waiting lists of applicants whom they are unable to accommodate.

### **Desirability of Preserving Existing Organizations.**

19. Those associated with these societies are somewhat concerned as to whether the ground may be taken from under their feet by the organization of a well-financed public Housing Corporation such as that which we propose, using cheaper money than they can obtain and having the advantage of operating on a much larger scale. This is a very real difficulty. On the other hand, operations vastly larger than theirs and on a non-profit basis are absolutely necessary to meet the present situation, as well as measures for the development and control of new suburban lands which can hardly be associated with anything less than an extensive non-profit public operation, yet are absolutely necessary, since the exorbitant cost of convenient building sites is a principal obstacle in the way of all present building operations, including their own.

We feel as a Commission that some method should be worked out whereby these existing bodies be preserved; they may be valuable both at present and more particularly after the period of drastic reorganization has gone by. What this method may be it is not possible to forecast at the present stage; but it should be possible to find a solution and we note the point of principle for further consideration.

## CHAPTER VII

### THE ST. JOHN'S HOUSING CORPORATION

#### Our Lack of Large Lending Organisations.

1. It has already been pointed out that we have not at present in this country, as they have in Canada and the United States, financial concerns which make a practice of lending out large sums on the security of real estate. It may thus be difficult to arrange, as those countries have done, for the provision of private funds for building loans insured or guaranteed by the Government. The mortgage market here has traditionally been in the hands of the private lender, operating through some law firm.

Conceivably some of the large Canadian lending bodies, for example life insurance companies, would lend some money if assured of Government guarantees; though even that is perhaps doubtful, because they can presumably lend their ordinary funds in full on the guarantee of governments much more powerful financially than ours, and further, the question may arise whether the market here would warrant the establishment of the machinery of an investment department.

#### Desirability of a Public Corporation.

2. But even if they were willing there is a further reason why the Canadian and U.S. system would not be too suitable here. These lending bodies naturally lend at a profit-making rate of  $4\frac{1}{2}\%$  or  $5\%$ , even though they are insured by Government. The Government of this country as such should be able to obtain money, or to enable a fully guaranteed corporation to obtain money, at not more than  $3\%$ ; and this difference in interest, with the very substantial reduction it would effect in the amortization payments shown in our chapter on the Finance of Housing, would be of great importance here, if only by reason of the somewhat lower levels of earnings and higher cost of living in this country as compared with those in most parts of the neighbouring continent. Our efforts at calculation indicate that, on



a \$3,500 house and ground, the monthly combined instalment on the 25-year basis for interest, amortization, management expense, fire insurance, taxes and maintenance, as shown in our calculation in Chapter VI (the example based on the Canadian N.H.A. scheme) would, if money were available at 3% instead of 4½% or 5% be reduced about \$2.00 a month. This monthly saving of \$2.00 would be of the utmost importance in reducing the burden on small income families or in raising the border-line between those who could afford the enterprise of a house and those who could not.

### **A Non-Profit Corporation Best for The Poorest Classes.**

3. There is also this further consideration. We have, as has every other city, a class which cannot pay an economic purchase rent. Our figures indicate that in normal times it would be possible to provide a \$3,500 establishment on purchase terms for those who can pay \$23-\$25 a month. We should be able to provide something, less elaborate but sound, on rent-purchase terms, at a value of say \$2,500 for those who can pay \$18-\$20 a month. Even this might be reduced by stretching the payment over more than 25 years. But there is still a class which cannot pay an economic purchase-rent at all. For these we have to attempt to produce something at low cost for straight renting, without purchase and without profit. A non-profit corporation could rent somewhat more cheaply than a private owner, and it would be essential that it retain a fairly strict control, from a philanthropic rather than a commercial angle, to prevent unsatisfactory tenants from pulling down the general level. But we do not pretend to have studied properly as yet this very difficult question of sub-economic housing. It will require careful examination and a study of what is being done in other parts of the world. For the present we have been considering what can be done for the man of small means who is within the economic limit, in order to lessen the general pressure on accommodation. To draw off pressure at any point in the low-income levels must automatically relieve the pressure everywhere.

### **Housing For The Poorest Classes.**

4. We consider however, that sub-economic housing is an experiment that must be tried, even if only on a moderate scale. We have

no doubt that a public corporation can without loss carry out a sound housing scheme for the man who earns his \$1,500 to \$1,800 a year. We can do something for the class which earns \$700 to \$1,000 a year by drawing away slightly better-off tenants from the congested parts of the city and leaving this class to occupy the vacated houses instead of the miserable structures they now too often occupy, and which are marked for condemnation in the next stage. This will involve, for the time being, a fall in house-rents in the congested parts of the town; but these, we believe, are too high, and out of proportion to the merits, the construction cost or the replacement cost, of the houses for which they are charged. But can we be content with this? It is of some benefit to a poor family to enable it to transfer from a house marked "F" (condemnable at once) or "E" (to be condemned at an early date) to a house marked "D" (tolerable but poor, and should be replaced). But it is not what we could wish. By any up-to-date standard the houses which we have leniently marked "tolerable" should be marked "bad". If experiment proves that we can, within that family's means, provide a cottage which, so far as it goes, meets modern standards of light, air, warmth and convenient arrangement, then we should certainly do so. But such an experiment in renting can be carried out only by a public non-profit corporation.

### **They Will Appreciate It.**

5. Nor do we accept the facile view, which will immediately be put forward in cynical and wiseacre quarters, that such a renting experiment is hopeless. We shall be told "if you give bathrooms to these people they will keep the coal in the bath." That is an old standard criticism. We have heard of a case of model tenements in England where it happened. (It is said that the architect had omitted to provide any other place to keep the coal). We shall be told that they will burn the banisters for firewood. There are people in town who have done and will do this. Needless to say, no rational housing corporation would select them as tenants. There are always a few irreclaimables in every community. But that the class of people who perforce live in the slums are not fit to be entrusted with anything better we do not believe. They are people like us, who if they have anything worth looking after will look after it. There is not a different sort of human being who prefers discomfort, cold, damp, ugly-



ness and dirt. There is merely a sort of human being who has learnt to put up with these things because society is not organised to offer him anything else within his means. But it is absurd to say that he likes them or is incapable of liking anything better. Nor is that the experience in other countries; on the contrary, the authorities concur that, given good accommodation, 90% to 95% of the poorest people of the slums will appreciate it thoroughly and care for it carefully.

### **Corporation To Be Formed By Statute.**

6. We therefore, recommend the formation by Statute of a non-profit corporation to be called the St. John's Housing Corporation. This body should be governed by a board of from seven to ten directors or "trustees". These persons should be appointed by the Governor-in-Commission, but nominated by a list of bodies somewhat as follows:

The Commission of Government (the Chairman).

The Judges of the Supreme Court.

The St. John's Municipal Council.

The Newfoundland Board of Trade

The Newfoundland Federation of Labour.

The St. John's Longshoremen's Union.

The Masonic Order.

The Benevolent Irish Society.

The Rotary Club.

The Civil Service Association.

and so forth.

We are not particular as to the exact number of trustees, nor as to the exact list of bodies which should nominate. We stipulate merely that these should be bodies of official or charitable character and representative of the community, the object being to secure that political considerations, national or municipal, can hardly enter into the nomination.

### **Trustee—Directors.**

7. These trustee directors should serve without pay or at a merely nominal fee; and provision should be made for their retirement in

rotation, one each year, after three years' service, with power to re-nominate. The order of the first retirements can be settled by lot. We have no doubt that a sufficient number of competent and disinterested persons can be found to accept this important public office. Scores of our best citizens serve for lifetimes on educational and charitable boards without thought of remuneration. Indeed if such cannot be found we may well write our community off as hopeless.

### **Staff.**

8. Both in order to ensure good administration and to enable the voluntary trustees to confine their attention to matters of principle and to relieve them from detail, they should have a first rate executive secretary with pay and status equal to that of the Clerk of the Municipal Council, or the Secretary of a Government Department, and with the necessary office staff, collectors, etc. It is important also that they should have a supervisor, or outside inspector, to maintain sympathetic contact with their tenants. It has been found elsewhere that a well-trained woman of the right type is usually best for this work.

### **Power and Duties.**

9. The power and duty of the corporation shall be: To acquire hold and develop property; to build, sell and rent houses for the poor and low-income classes; to borrow money on debentures; and to do all things accessory thereto. The necessary legal detail would be out of place here; it will be added in the constituting act.

### **Advantages.**

10. The advantage of this organisation is fourfold.

First, to put the handling of an extensive housing enterprise in the hands of the Municipal Council would expose the Mayor and Councillors to undesirable political and personal pressures; the purpose is to avoid these.

Second, there is a tendency on the part of the public to regard public funds as fair game. If it knows that it has for a landlord an



impartial board, which has its responsibilities to the Banks and other lenders and must meet them, there will be less of this tendency; and after a brief display of firmness by the Board, (should it be necessary) the tendency will disappear.

Thirdly, the lenders to such a corporation, whether they be institutions or individual bondholders, will have more confidence in a body which exists on a strictly business basis and is insusceptible to political pressures.

Fourthly, on a sound scheme of housing finance someone must see that taxes are paid, that fire insurance is kept up, that repairs and maintenance are done, and that any amenities of a public nature on the body's estates, e.g., trees, grass, cleanliness, etc., are looked after. Therefore a lump payment must be collected monthly and disbursed in these various directions. The person purchasing by monthly or weekly payments makes his single payment monthly or weekly to the corporation and has no further trouble. (See examples in chapter VI, The Finance of Housing).

### **Method of Raising Money.**

11. The corporation should have power to raise money by the sale of its debentures, to a total to be fixed in the Act, and in blocks to be from time to time authorized by the Government; and these debentures should be guaranteed by the Government. They should bear the lowest available rate of interest; and should be secured by a floating mortgage on all the Corporation's property, including its equities in property partly paid for. Its accounts should be subject to the inspection of the Comptroller and Auditor General and should be the subject of an annual public report. The corporation, holding title to all houses until paid for, would be a well secured risk.

### **Office Charges.**

12. It may be, and indeed probably will be necessary that the overhead expenses of the corporation's offices be paid in whole or part by the Government or by the Municipal Council until such time as its house property under rental purchase reaches such a volume that the

management charge of  $\frac{1}{2}\%$  on loans is able to carry the current expenses. This could hardly be the case until its current loans had reached \$2,500,000 or \$3,000,000. These sums represent about 900 houses, two-thirds at \$3,500, one third at \$2,500, (assuming that we can evolve this cheaper cottage, as our evidence from contractors leads us to believe). There are 900 houses in the City without sewerage, usually because there is no place in them to put it, or no means of keeping it from freezing if installed. That is the measure of our certain and inescapable liability in the matter of housing; for even before we come to deal with any quantitative problem these 900 houses, constituting our qualitative problem, must go. While they remain our city is not fully civilised.

### **Good Security.**

13. We think that, provided a proper selection of purchaser-tenants is made, bad debts, will be exceeding rare. The evidence of experienced persons is all to this effect. Two gentlemen associated with private or quasi-co-operative housing schemes testify that payments are practically 100%. There may be a certain number of cases of readjustments by arrangement; but generally speaking the first object of a family is to keep its house over its head. Thus the security offered by the debentures of the corporation should be high, and the probability of the Government's having to implement its guarantee correspondingly low. It is to be noted that on the rent-purchase scheme it will not be a question of the Corporation's having to realize on a mortgage. The Corporation will actually hold title, and the purchaser will be a tenant, with an equity, until his payments are complete, when title will be transferred to him. The Corporation will obviously build only up to current effective demand; Government control of guarantees can prevent it from getting money to build wildly in excess of demand. So long as this is not done, the Corporation will always be in a position to hand the unsatisfactory tenant the money he has paid up to date, and resell to some other purchaser. If we can, as we should, establish a suburb of clean, orderly, tree-shaded streets, quiet and free of through traffic, and lined with modest but attractive houses, there will probably be a cash demand for these from persons other than those of the classes who purchase by instalments, since the surroundings should be above the standard of anything but the very



best we have today. It is difficult to imagine that there will be anything but a ready market for Corporation houses, if it becomes necessary to realise on them at any time.

Under the Canada Housing Acts of 1935, 1937, 1938 and 1942 the experience has been very good. The Financial Post of Toronto, (April 24th, 1943) states that since 1935, on advances of \$125,000,000, losses have been less than 0.03% of all loans made, and adds "if repayments continue at the same rate as in the past, total housing loan losses may average out at not more than 0.07% of all advances made;" (although it does not explain why the percentage should not remain at 0.03%). But it is to be noted that there the guarantee is of loans made by institutions and secured by mortgage. That is not as safe or convenient as our scheme whereby absolute title is held by the Corporation until payment is complete. And these Canadian loans were of 80% and in small cases 90%. The desire of the public to acquire and put out efforts to pay for housing is very clearly shown.

### **Experimental Operations Recommended.**

14. It appears likely that any large scheme of construction, however badly needed, will have to be deferred until after the war because of (a) the excessive cost of building at present; it is 75% to 100% above that of 1939; (b) the undesirability of raising substantial sums for non-war purposes; (c) the difficulty, perhaps the approaching impossibility, of obtaining essential materials, e.g., plumbing and sanitary supplies, sewer pipe, patent roofing and the like. But we think and recommend that the Corporation should be set up, at an early date and financed to such an extent as will enable it to take up a small area of land and build eight or ten demonstration or experimental houses, to test the public taste, evaluate details of construction and design, afford a basis for pre-calculation of costs on falling prices after the war, and show the public exactly what is likely to be made available. Ocular demonstration is essential. These houses might be rented for the time being, on the basis that the occupants might later transfer to rental-purchase on a capital value arrived at by averaging these houses with much more extensive post-war construction. When these houses have actually been seen by our public

and we are in a position to state the exact price of duplicates on post-war costs it may be possible to get an expression of opinion far fuller and sounder than the answers to our questionnaire can now disclose, and we will then be able to lay out the successive stages of the larger operation.

### **Earning Power of Low Income Classes.**

15. And, just in case any hands should be thrown up in holy horror at the revolutionary idea of "burdening the community with such a huge loan as three million dollars", let us point out this: Take a shop hand, mechanic, civil servant or other worker who earns about \$1,500 a year. Onethousand like him will earn in one year one and a half million dollars (\$1,500,000). They will earn in twenty-five years thirty seven and a half million dollars—(\$37,500,000). This is simple arithmetic; check it for yourself. Now, out of this sum do you not think that they could pay off, through the Corporation, three million dollars (\$3,000,000) with low interest, living in the houses the while? They probably pay something near that in rent now, and get nothing for it of their own.



## CHAPTER VIII

### SEWERAGE AND HOUSING POLICY.

#### **Present Sewerage by Gravity.**

1. All sewerage in St. John's is by gravity to the harbour which fortunately holds a considerable body of water and is refreshed by the tides, and so is still able to receive the sewage of this small town without detriment to public health. As will be seen, however, from the contour map, and realised by those who know the terrain, only a very limited area can be sewered in this way at present.

#### **North Sewer.**

2. The present North Sewer of the town runs along the grade of Empire Avenue (see map) from the vicinity of Newtown Road to the region of the old Railway Station and thence into the deep N.E. corner of the harbour. The sewer had to take this line because it was about the lowest line by which sewerage could run by gravity over the low eastern neck of what we may call the Harbour Ridge. The lowest point of this ridge is somewhere between Temperance Street and the Church of England Cemetery.

#### **North Valley is Below North Sewer.**

3. But unfortunately Empire Avenue is not in the bottom of the northern valley, but some distance up its southern slope. The brook marking the bottom of the northern valley joins Rennie's River at Rennie's Bridge, and runs into Quidi Vidi Lake and thence to the sea. This drainage basin is quite separate from the harbour basin. It follows that no building north of the north sewer can use that sewer, even though quite close to it, since sewage will not run uphill.

#### **Urgent Necessity for Sewering It.**

4. The question of sewerage this northern valley is one which can no longer be left out of consideration. This area is gradually fill-

ing up, quite apart from the housing scheme which we propose. There are already north of the north sewer and within one mile radius of the business section of the town no less than 700 houses and other buildings, including a good many of our best type, as well as the orphanages and an extensive R.C.A.F. barracks, all dependent on septic tanks, brooks, cesspools or other improvised methods of drainage. (We hear that the R.C.A.F. barracks, which is probably a temporary structure, is to be sewered by installing a small pump to push its sewage up to the North Sewer). We have here a situation which is already very unsatisfactory and will become dangerous as houses multiply. When the housing development which we recommend is carried out the situation will at once become impossible.

### **Possible Methods.**

5. How, then, is the sewerage of this area to be dealt with? There are five possible methods:

- (a) A disposal plant at the head of Quidi Vidi Lake, putting its presumably purified effluent into the lake.
- (b) A pumping station in the same place, lifting sewage to the North Sewer.
- (c) A line down the north side of the lake, reaching the sea at Quidi Vidi Gut.
- (d) A line down the south side of the lake, reaching the sea at Quidi Vidi Gut.
- (e) A tunnel from the Church of England Cemetery to the Harbour.

We may dismiss at once a sixth idea; to run the sewage into the lake. Deep as the lake is, that would be too insanitary.

### **Discussions of the Various Ideas.**

6. Now, to treat the other ideas in succession:—



(a) **Disposal Plant.** This will be costly. Such plants are tricky to handle and require expert control. Besides a heavy initial expense, this method would involve an annual bill for operation in perpetuity.

(b) **Pumping Station.** Objection does not apply to this to the same extent. Indeed, it is a much simpler matter.

(c) **Line down the north Side of the Lake.** This would have to run at the level of the lake shore to get a grade from the valley, and would be almost without grade itself for at least a mile, probably more, while the cut would probably be below water level, which would add greatly to the difficulty of construction. The best engineering opinion we have been able to get is that it would probably require a pumping station in any case to push the sewage over this level. And even when the foot of the lake is reached there is still a long distance through rock to be traversed before reaching the sea. Again, entanglement with the existing installations of the U.S. Army would have to be avoided. To stop short of the sea and run large quantities of sewage into Quidi Vidi Gut or pool would probably create an insufferable state of affairs.

(d) **Line down the south side of Lake.** The same objections apply to this, with the addition that there is a knob of rock to be tunnelled or avoided at the southeastern corner of the lake. The route to the sea down the south side of Quidi Vidi Gut would doubtless be just as difficult as that on the north side.

(e) **Tunnel to Harbour.** If a tunnel could be made from the lake-side below the C. of E. Cemetery to the Harbour in the region of Temperance Street, a sewer coming down the north valley could be swung across to the Cemetery and through the tunnel, and would have a sufficient grade to operate by gravity. The distance to be tunnelled seems to be 2,000 or 2,200 feet. It is said that many years ago a local firm began a tunnel with a view to using the waters of the lake to drive machinery; and that they went in about 900 feet and then gave it up. If this is correct and this old tunnel could be utilised, the new tunnelling would be reduced by more than one-third in length.

### **Merits of Tunnel System.**

7. We have had the advantage of discussing this sewerage project with some of the expert engineers and contractors here in connection with American operations. They confirm our view that the tunnel method is a simple way to sewer our northern area. They are against disposal plants and pumps, which are costly and troublesome and a perpetual expense. As they truly observe, a good gravity sewer, once underground, needs little further attention or expense for a very long time. Further, they agree with us that the tunnel system would probably be at least as cheap in first cost as any of the others, (except the pumping station) and probably cheaper. It will be understood, of course, that their views were of an entirely general nature based, like our, on general knowledge of the locality and not on any detailed investigation. We understand that the City Engineer, whose knowledge of our sewer system is unequalled, agrees with our general view. It was he who first informed us of the existence of the old tunnel and indicated its suitability as a gravity-route to the Harbour.

### **Cheapness of Pumping System.**

8. While, however, the gravity system is best, the question of cost comes in. We are told by an American civil engineer, who has been good enough to talk with us, that a pumping station sufficient to lift all the sewage of the North Valley and much more to the level of the north sewer should not after the war cost more than \$20,000 or \$25,000, and that it could be electrically driven and largely automatic in operation. This would be much cheaper than the tunnel.

### **Merits of Concrete Pipe.**

9. Some of the engineers we have spoken to would not import pottery pipe for the main sewer, but would use concrete. They suggest the casting of sections, similar to those cast by the Highroads Dept. for use in culverts, but larger and stouter. These could be made locally, which would save freight and give labour. They assure us that concrete is very suitable and is used everywhere for the purpose. It is only necessary to see that the material is carefully washed and



sized. They would be quite willing to put the sewer in the bed of the small stream, make it large and turn the stream into it, to help in washing down.

### Opinions As To Cost of Tunnel.

10. As to cost, various rough figures, the lowest being \$84 a foot, were mentioned for the tunnelling. This would indicate a cost of the order of \$170,000 or, if there does exist already a usable 900-foot tunnel, then a cost of the order of \$100,000. Figures of \$60,000 to \$80,000 were also mentioned in conversation. A mining engineer has mentioned to us a cost of \$30 per foot, not allowing for total depreciation of machinery used and insists that \$40 per foot would be ample. Only tenders based on detailed surveys could give precise costs. We mention these rough figures only to show that the cost would not be excessive.

### Opinions As To Cost of Sewer.

11. As to the main sewer down the valley, from somewhere near Stamp's Lane to the C. of E. Cemetery, it would have a length of about 10,000 feet. One contractor has kindly furnished the following data on concrete pipe:—

Reinforced with Steel Mesh per foot	Non-reinforced per foot	Diameter of Sections
\$3.14	—	36"
2.28	—	30"
1.49	—	24"
.99	—	18"
.94	—	15"
.66	—	12"
—	\$0.28	10"
—	.22	8"
—	.22	6"

This would indicate a present outside cost of about \$23,000 for the main sewer pipes.

Then there would be excavation, done with a mechanical digger, and backfilling, done at small cost with a bulldozer. The rough figure we have in mind for this main sewer, after our conversations with the foreign contractors, is of the order of \$50,000.

In brief, it seems to us that it ought to be possible to put in a main connection to serve all the northern suburbs of the city at a cost of, say, \$200,000 to \$250,000. This is rather a guesswork figure. We are a Housing Commission, not an engineering department and have neither the duty nor the competence at present to determine the cost of an engineering problem. We mention figures only to disarm those who may seek to dismiss the idea unexamined on the ground that it is a colossal and costly enterprise and outside the City's means. It is not; it is a necessary piece of sanitation work, of reasonable cost. Once it is there, side branches can be put in piecemeal, as the need grows.

### **Investigation of Sewerage Scheme Proposed.**

12. Our suggestion is, therefore, that the Municipal Council undertake a study of this scheme at once, with a view to obtaining surveys and full details, and seeking estimates of cost, or tenders, from possible contractors. It may be possible to get better terms to-day from U.S. contractors who have their organisations in the country and know the ground, than a year or two hence when they have to be got to come here from abroad. The sewerage system, as we have said, is a necessity already for the purposes of the large number of houses and institutions already in that locality. It will be still more necessary if the area is to be further developed; and where else can the city expand? And if any housing scheme is started the sewerage system should be put there the year before, or, if materials are not available, at least detailed plans should be ready for use. We all hope the war may end in 1944, and a housing scheme then be started. If so, the sewerage line should, if possible, be laid in 1943. Hence we bring the subject up now, although we should have been better pleased to defer it for further study during the coming year.



**Making of Contour Map Proposed.**

13. The first essential in working out any sewerage system is a contour map, showing at least 5 foot contours. The Council has one extending to the City Limits only. We urge that a 5-foot contour map of the area extending one mile from the City Limits should be undertaken by the Council this year. A map with 25-foot contours is available as a basis. The Council already controls building in this area (Municipal Act, Sec. 90(e)) and will, with the steady growth of the city, undoubtedly have to sewer it and incorporate it in the city limits in the not distant future. The northern suburbs should be mapped first.

## CHAPTER IX

### NECESSARY ROAD, BUS AND TRAMWAY CONNECTIONS

#### Lack of Circumferential Roads.

1. The suburbs are well provided with radial roads. We have, commencing from the eastward, the Fort Pepperrell, Logy Bay and Torbay Roads, the Portugal Cove Road, reached from two directions, the shorter Long Pond Road, the Newtown Road and Freshwater Road, the Kenmount and Blackmarsh Roads, the Topsail, Mount Pearl and Bay Bulls Roads. But there is little in the way of cross roads to connect these. In some areas a zigzag course can be pursued through lanes; in others it may be necessary to come back almost to town to get across to another of these roads. This is a common state of affairs around cities. Even of London it is often said that it is quicker to come into town and go out again than to attempt to reach the neighbouring suburb by a cross-suburb route. Radial transportation always develops first.

#### Northern Circumferential Road Proposed.

2. The most northerly circumferential road we now have is Empire Avenue (the "old Railway Track"). In order to develop the northern area we require an outer circumferential road. This might start outside Mount Carmel Cemetery, or perhaps on the town side of Mount Cashel, and run west and southwest by way of Long Pond to a point somewhere near the junction of Freshwater and Kenmount Roads; thence it should go up the hill, by the most convenient grade, perhaps the easy grade of the old Railway Track, to the regions of Mundy's Pond. From this point it can connect with the easiest available grades going down to the business section of the City, such as Hamilton Avenue, Pleasant Street, or LeMarchant Road and Long's Hill.

#### This Essential for Bus or Tram Services.

3. Once this road for crossing-over purposes is built, the northern suburbs can be served by loop bus lines, either as a whole or in



sections as may be required; and this is essential. The Bus Company is operating under difficulties now, on account of the high cost of all requisites, the difficulty of obtaining parts or new engines, the difficulty of retaining drivers owing to the abundance of well paid work, and the like. When conditions become normal it could be required to, and doubtless will, maintain a better service than at present. A good bus or tram service is essential to suburban life.

### **Possible Cost of Bus Service.**

4. We judge from discussion with the officials of the local bus company that the annual mileage cost of maintaining a two-way half-hourly service through the whole northern suburb from Torbay or Old Cove Road to the Ropewalk would be of the order of \$30,000. Obviously the Company could not earn that much from the population that is now there. It might, perhaps, do so if another thousand houses arose in the area. But this cost could of course be much reduced if new housing were in some limited area and that area alone were first covered by a bus loop. The mileage to be covered might then be reduced to one-half or one-third. It seems possible, however, that some subsidy would have to be furnished to cover the difference between cost of operation and takings until population in the area grew to a point where the service was self-supporting. This, however, would be a necessary expense. One of the essentials in any housing scheme is to render more and cheaper land available to the home-builder.

### **Importance of Tramway.**

5. In our opinion however, the best means of effecting this hoped for doubling of the City's living space would be an extension of the tramway system running from Cavendish Square, along this new road, and back to the present loop by way of the Ropewalk. The tramway is, in local conditions and for this purpose, preferable to the bus. It is more reliable in snowy weather; and the fact that its path is fixed makes it more satisfactory as the backbone of a new suburb. It should outside the town, wherever possible, run beside the road and not in it, so that it may run fast and to schedule unobstructed by the street traffic which causes such appalling

delays in the City after a snow-storm. In some places abroad the bus tends to supplant the tram, but here the tram has certain special advantages besides those mentioned. The bus demands a constant stream of spare parts, rubber and gasoline, all of which represent a drain of money out of the country. Electrical machinery is more durable and better adapted to the varying loads in this hilly country, and its power is produced within Newfoundland. Hence, though the initial cost may be greater, the tram is best for us in the long run.

### **The Electricity Franchise Position.**

6. The time is not inopportune for a reconsideration of the tramway position. It happens, curiously, that the principal local electrical company holds a tramway franchise, with the right to sell surplus power as accessory thereto. The tramway business has probably not been a very profitable one in the past; but there is reason to believe that out of the general power and light business the Company does extremely well, while its contribution to the revenue to the City out of which it makes most of its profits is ridiculously small compared to what would be demanded of it in Canada. It is technically a Newfoundland corporation, but actually Canadian, practically all its shares being closely held in that country. Under its charter it becomes liable to be bought out by the City at any time after fifty years, which period will be up in August, 1946. We should not recommend buying out, as public utilities are ordinarily best run by private enterprise; nor do we quarrel seriously with its rates; nor do we recommend direct taxation, since that would merely be another few drops lost in the general pool of funds, and might be counterbalanced by a less active collection by the City of its regular revenue. Nor do we recommend the development by the City of the valuable waterpower at Mobile still held by it. We feel, however, that the time is opportune for a re-negotiation of the franchise, based on the idea of the Company's making a contribution to the City by furnishing a more extensive tramway service, carried, if necessary, in part on the light and power profits. The people would obtain, in our view, much more real benefit from this doubling and cheapening of their living space than from any other contribution the company could make.

What exactly the burden of this tramway extension would be we cannot tell until the post-war level of prices begins to appear.



The City must not be unreasonable, nor begrudge the Company a good profit for the good service it gives. But there is an obvious opportunity for a give-and-take adjustment fair to both sides. We shall advert again to this situation in later reports.

### **Width Needed for Suburban Roads.**

7. The new circumferential road, if built, should be made of ample width. Snow ploughing has come in here only during the past few years; but it is with us to stay, and will extend. Every new road, therefore, should be built, and existing roads widened, so that there may be space between the carriageway and the footways on both sides to pile the snow without pushing it in over the footway. (We understand that sidewalk ploughs are now in use in some places). This point should be carefully borne in mind. As to existing roads, where the funds are not available now to widen them, building lines should be laid down and the erection of structures of every kind controlled by regulation so that there will not be any obstacles in the way when the time comes for widening. We suggest that not less than 60 feet should be kept clear. This would allow, say, a carriage way of 25 feet, two margins or verges of 10 feet each, and two sidewalks of  $7\frac{1}{2}$  feet each, outside the verges. This should allow of effective snow ploughing without obstruction of footways. At any rate it is our present guess. Probably main road allowances should be still wider. We propose to make enquiries abroad as to experience there on the point. We think it will be found that at certain points in the suburbs buildings have been allowed to encroach within these limits. That means "bottlenecks" in the future. We should not allow more to arise.

### **Necessity for Widening Instead of Lengthening The Town.**

8. This northern road, in conjunction with the North Valley Sewer, is an essential part of our scheme. The town began as a long narrow strip along the Harbour Slope. It is that still: half a mile wide and two and a half miles long. We aim at making readily available for housing the area to the north of the main body of the town, measuring three-quarters of a mile wide and two miles long. If it can be made comfortable and convenient to live in this area we have at one

stroke doubled the width and area of the main body of the town. It was the tramway system of 1901 which helped the town to lengthen itself out still more east and west, for from the East End to the "Road de Luxe" is nearly three and a half miles. Bus services, or the more permanent and reliable tram service, could make Long Pond just as convenient a place of residence as the Cross Roads. Local transportation controls the growth of towns.



## CHAPTER X

### LAND FOR HOUSING, AND THE MODERN ATTITUDE THERETO

#### High Cost of Land Prejudicial to Housing.

1. It is quite apparent, indeed axiomatic, that for every additional dollar the small-home builder has to pay out for land he has a dollar less to spend on the house. Thus where land is costly houses will not be as good as they might have been, and a good many houses which might have been built will not be built because the extra cost just tips the scale against the prospective home-builder.

#### Waste of Space and Ribbon Development.

2. The cycle of events in suburban building under conditions of unrestricted land speculation is somewhat as follows. The suburban landowner may be a man who has inherited what was once a farm from his ancestors, perhaps not a very profitable farm; or he may be a man who has bought in such land, hoping to make a speculative profit. He is in a sense a monopolist; a city can only grow on the lands adjoining it and these are limited in extent. With the urge of the city to expand he finds himself by chance in a very lucky situation; and he can and does work that situation for "all that the traffic will stand". His desire is to get the most possible out of his land; therefore he will first sell that which fronts on an existing highway and will cut it into lots as small as the buyers will accept. If they would accept it he would sell lots so small that we would have ranges of attached houses, as in the older town. Thus we get what is called "ribbon development": close lines of houses along existing roads, with empty areas behind. This is a most uneconomical way of using the land from a public point of view, and produces a town with a series of long, straggling tentacles, so that the homebuilder may be forced much further away from his work than need be, and the setting up of say, bus services may be much less economical than it might have been. We see examples of this all around St. John's, on our main roads.

### **Need of Master Plan.**

3. One of the incidental results of this is that if at a later date a public authority desires to make roads entering into the vacant areas between those tentacles it may find its way blocked by houses which have to be expropriated at serious cost. And this is why every city should have a Master Plan of its suburbs, showing where streets and public places are to be twenty, thirty or fifty years hence. Then when the time comes to make these streets there will be no costly obstacles in the way, because the building of houses in the way of, or over, future roads has been prevented.

### **The Home Builder Pays Twice.**

4. As the city spreads another situation comes about. If the city brings, at great cost to the taxpayer, sewers, waterpipes and roads near to a piece of unoccupied land, the owner immediately raises his price. The homebuilder is forced to buy at that price. Then the city assesses him, when he has built his house, for the branch sewers, water services, roads, curbs and gutters which gradually become necessary; and thus eventually the tenant has, as it were, paid for his advantage twice, once to the land owner in the raised price, once to the city direct. The landowner has received a heavy unearned increment at the community's expense, and housing has received another load of deadweight.

### **The Land Monopoly.**

5. We have therefore to set off the interests of a limited number of landowners, their old-fashioned right to gather in, because of their lucky position, unearned increment from the community, against the interests of the poorer classes, their health and comfort and that of their children. Logically, whether on the basis of broad human values or on the basis of getting the greatest good for the greatest number, there can be only one answer. The few should give way. It is not right that they should be deprived of that which they now have; but, inescapably, there is no argument for letting them gather in unearned increment at the expense of the health and welfare of the population. The land in and around a city is just as much a neces-



sity of life of its people as water, bread and meat. We do not allow people to corner our food supplies or to distribute them when unfit for food or drink. Why, therefore, should the community allow its necessary land to be cornered, or housing to be let which is detrimental to the health of the tenants.

### **Newer Views Now Coming In.**

6. In view of the strong movement to the political left now apparent in larger countries, as evidenced by such things as the dicta of the Archbishop of Canterbury and the English Roman Catholic Hierarchy, Vice-President Wallace, the Beveridge Report, the Uthwatt Report and the speeches of so many social and political leaders, it seems possible that the principle above laid down, novel as it seems now, may become much more familiar to us all in the post-war future; and indeed it may be possible for us in a small and relatively unorganised community to apply such principles more easily than can be done in the more advanced and complex civilisations.

### **Municipal Ownership Abroad.**

7. We on this continent are unfortunately much less advanced in social thinking than are some of the European countries; in social security legislation, in labour relations, in legal system, Britain is much more modern than America. But this city ownership of land, if not common in the Americas, is no new thing in Europe. Germany in pre-Nazi times was one of the best organized of countries; and we read in books on housing that the city of Berlin owns, or did own recently, 40,000 acres of land which could be used for housing; that Vienna owned 72,000 acres; that Mannheim owned at one time nearly half its own area, while Munich, Hanover and Leipzig owned 23%, 37% and 32% respectively of their own area. We have read that one German city, in normal times, had such an income from rents that taxes were unnecessary.

### **Control of Expansion.**

8. In our opinion, therefore, the question must now be considered how soon, how far and by what means the city may take control over

the areas needed for its own expansion. In this connection we must consider the attitude taken in more advanced countries than our own.

### **Expropriation.**

9. One possible solution would be the expropriation by the City of all the undeveloped (i.e., unbuilt-upon) areas round the city likely to be needed in the next couple of generations. We gather that something along this line was suggested by one of the earlier members of the Commission of Government, and that some talk took place between him and the City Government; but nothing came of it and there do not seem to be any records. There is an objection to this method, namely, that it would be relatively costly, though not as costly as would at first sight appear; and that it would involve laying out money a long way in advance of the need. There might have, for example, to be some complicated system of letting land back to the former owner, to be used for agriculture or pasture. But he might not want it back; very often he is holding it empty and unused for speculative purposes. In such a case interest on the purchase cost would be a dead burden on the City for many years, until the land was needed.

### **The Uthwatt Committee.**

10. This problem has been considered in England by a Committee of experts, under the Chairmanship of Mr. Justice Uthwatt, set up by the Ministry of Reconstruction. Their proposals are far-reaching and cover the whole of Britain. Any proposals we might base on theirs would necessarily be limited to the environs of St. John's. It is not too easy to compress their report of 180 pages into a paragraph or two, but we may set out a couple of their central ideas. Anyone who is further interested should get the report and read it.

### **The Purchase of Development Rights**

11. They propose that the right to land be divided by law into two parts (a) the development rights and (b) the owner's, which are all the remaining rights. The development rights are those of putting streets through, building houses, letting for building and so forth. They propose that public authorities should be authorised to



buy out forthwith, at prices fixed by arbitration, the development rights of all the land they may need, **and pay for them now.** The owner will remain owner; he can farm, pasture, build a barn or a hen-house, but he has no right to develop. The Community owns that. When the time comes for the land to be used for building, the Community expropriates the owner's remaining rights and pays for them at whatever may be the value of them at the time. In brief, the development rights are bought now; the land is then taken at agricultural value at some future time.

### **“Floating” Values.**

12. This purchase of development rights, however, will not be as costly as might appear at first sight. The Uthwatt Committee points out a situation which is easily overlooked. Suppose an area contains sites for 5,000 houses, etc. One or two hundred have already been built in it, and the price of land has been settled at, say, \$10 a foot. There is then a “floating” value, as they call it, of \$10 a foot on all the land in the area. On an ordinary expropriation every landowner would expect, and get, that price. But now, let us say, experience of past growth suggests that in the next twenty years only 2,000 houses will go into that area, and after that little further growth can be expected. This means that, the “floating” value will “settle” on only two-fifths of the available sites. Then, if all landowners were bought out now at \$10 per foot they would as a body have got a great deal more than their land, as an aggregate, was worth today. Again, those 2000 houses may come only by degrees over twenty years; and \$10 a foot, discounted for several years at say 5%, is a sum a great deal smaller than \$10 now.

### **The Uthwatt Idea.**

13. The Uthwatt Committee proposes therefore a scheme which we can adapt thus: All the land is valued; a sum is put up equal to the current value, not on all the sites but on as much land as appears likely to be used in twenty years; and it is discounted to allow for the time which will elapse before some of it is used; and the resulting sum is then divided among all the landowners in proportion to their valuations. The Committee, however, recognises that some

special consideration ought to be given to land which is "dead ripe" for development, i.e., likely to be built on any day and being prepared for building.

### **Fairness of the Uthwatt System.**

14. Another aspect may be pointed out; that which the Uthwatt Committee calls the "shifting" of values.

It is recognised that the State must not take a man's property for public purposes without paying him its present value. That is the ordinary principle of British law.

On the other hand it is recognised that the State has and must exercise a controlling power as to the use of land. It may say to the landowner: "You may build here a building of this kind but not of that kind. You may put only six houses on an acre in such and such a district and ten houses in another; but not fifty houses, which you would like to do and which would pay you better. You must set your houses so far back from the road, and not right up to it. You may build a factory or a hotel in such a district, but not in another". This controlling power is essential in cities; but although it may reduce the landowner's profit he does not get any compensation. He does not get paid, in other words, for consenting to do what suits the community best as a whole.

Now, since an area cannot be laid out without general planning, and that planning may affect one owner's land more and another's less, or not at all, the "over-all" purchase system of the Uthwatt Committee is fair. It gets rid of the difficulty that planning may "shift" profits.

For example; if an area is planned as a whole instead of being allowed to fill up in a disorderly fashion, the sites of future streets, squares, etc., will have to be mapped out, and building over them prohibited. Thus a building lot belonging to Smith may be rendered unprofitable forever, while the adjoining lot of Jones will have an increased chance of having a building "settle" on it. Values are not lost, but "shifted". If the operations are being carried on piecemeal, Smith will have to be compensated in full at the "floating"



value, because his land is in effect confiscated. On the over-all compensation system of the Uthwatt Committee this difficulty would not arise, because all the chances of having "floating" values "settle" are paid for, and the proceeds shared out fairly.

Again, if public authority gets up a building scheme on a certain area of land and concentrates its attention on the eastern half of the area, so that in that half practically every applicant can get a house built in good surroundings and on easy terms, the demand for land in the western half may vanish for the time being, which is hardly fair to the owners in that half.

On the other hand, suppose that the public authority takes the eastern half at today's values, and concentrates on building houses there in large numbers for the working classes only. The western half, after lying by a bit, becomes a sort of reserve for purchasers of the richer sort, who build up a more expensive neighbourhood; and thus in the end the situation may be unfair to the owners in the eastern half, whose land was taken first. Here again the "over-all" system of the Uthwatt Committee ensures fairness.

### **Fixing a "Life" on Old Buildings.**

15. So much for suburban lands. As regards town or developed lands the Uthwatt Committee puts forward an idea which should have consideration: Under ordinary zoning rules as known on this side of the Atlantic, if a non-conforming building is half destroyed, or requires repairs to half its value, it is condemned. But as long as it continues as a "tolerance", that is, an existing building not conforming to a zoning law, it can go on receiving moderate repairs, not amounting to reconstruction, so that it may stand in the way of public improvements for a very long time. Considering that the necessities of clearing up sub-standard areas in the public interest should take precedence to a greater extent than heretofore of the rights of private property, they propose this rule for use in certain cases. It is understood that already a house which is ripe for condemnation may be expropriated at the site value only. Their proposed rule is:—

"In assessing compensation for premises purchased under Section 29 or Section 36 of this Act" (The Housing Act, 1936) "which al-

though not unfit for human habitation are, by reason of their age, design, construction, arrangements or density, not in accordance with the standards applied to new buildings for similar purposes in the same or a similar district, the arbitrator shall assume that such building will become incapable of being used or let at or before the expiration of 10 years from the date of the Minister's approval of the clearance order or compulsory purchase order, as the case may be".

In a word, houses below standard but not yet fit for condemnation shall be assigned a life, at the end of which they shall be deemed of no value.

Some such system as this appears essential if the improvement of bad areas in cities is to be achieved within any reasonable time.

### **Taxing Increase in Land Values.**

16. Finally, the Uthwatt Committee offers a suggestion for dealing with speculation in land.

It may be well to explain here that in England there has for some time been a law under which the community shares in any increase in the value of lands brought about by public expenditures. Without going further back into history, for the principle is much older than 1932, the Town and Country Planning Act, 1932, provided that a public authority could, on completing a scheme of improvement at public expense, claim from nearby landowners 75% of the increase in the value of their property (called in England "betterment") brought about by the improvement scheme.

This has not, however, worked out very well, because of the difficulty in deciding what proportion of an increase in value was due to the public improvements. Again, while "betterment" could be settled at once and set off against any compensation claimed, it could hardly, in other cases, be demanded of the landowner at once, since he might not be able to pay it; consequently it was deferred until there was a sale of the land, or a scheme for developing it was undertaken; and thus it took a long time to collect.



The Uthwatt Committee proposes that all "betterment" schemes be dropped, and says that the only thing to be done is to "cut the Gordian knot by taking for the community some fixed proportion of the whole of any increase in site values without any attempt at precise analysis of the causes to which it may be due". They make it clear that this is not to include increases brought about by improvements made by the owner himself; and that the levy can occur only when the increase in pure site value has not only occurred and been proved but has also become realisable. Their purpose is, in brief, to value all land at a certain date; re-value it every five years; and levy a heavy tax on the increase in value. Something of the kind might be worked out here. On the other hand something might be done to make land cheaper by an increase in the Vacant Land Tax, and by making it apply for a mile outside the City. The Uthwatt Committee would make their proposal for taking over the development rights apply to all land exceeding one acre forming the grounds of any one house.

### **Alleged High Cost of Land Here.**

16. One further point arises about land in and about St. John's. We have been told from several quarters that land in and about this city is held at prices much higher than similar land, not merely in smaller cities like our own, but in the suburbs of much larger cities. Whether this is due to our congested site, lack of local transportation service or the skill of local real estate agents, or all these causes, does not appear. We propose, however, to investigate the matter and report our findings. Excessive prices for land are the first and worst obstacle to good housing.

### **These Suggestions Preliminary Only.**

17. We throw out these ideas for the preliminary consideration of our legislators, national and municipal, and of the public. We hope to go into them in more detail at a later date. We mention them now, however, in order to discourage anything in the nature of a boom in land values in suburbs affected by our proposals. We feel

that the day when the speculator can be allowed to hang the dead weight of high land values around the neck of housing has gone by; and he ought to be warned that we think he should be prevented from so doing, and shall put forward proposals to the Council and Government for that purpose, based on methods which have been adopted in other countries.



# CHAPTER XI

## ZONING.

**Zoning and Zoning Law we have already.**

1. Since the idea of zoning is new to most of our citizens, a preliminary dissertation upon it is in order. Yet, though not known by that name, it is not new. When the City forbade the rebuilding of tanneries in the City Limits, when the Act was passed forbidding further cemeteries within the limits, when the city lately, and very rightly, forbade the building of a factory on Cornwall Avenue or the establishment of a coal dump on Water Street East, or of a sawmill in the Waterford Valley, we had excellent examples of zoning in practice. When the butter and ice-cream factories were built on LeMarchant Road, when a block of flats was built in front of the building line on King's Bridge Road, when a railway shed was built in the Waterford Valley, when a concrete heating station was built just behind the residences on LeMarchant Road, we had examples of the great need of a stated and systematic zoning law.

Section 334B of our Municipal Act, passed in 1937, provides the Council with zoning powers.

**Some basic principles of zoning.**

2. The basic principles of zoning are these:—

Residences of different classes as regards size, value and surroundings should be more or less grouped in separate areas, because the value of property depreciates when it is surrounded by property of a lower class. We say "more or less" because quality, design and the way the surroundings are kept is more important than size in the classification of houses. The size of the properties around each house, i.e. the spacing out of the houses, is also important. But large and small first-class houses will mix; so will large and small second class houses.

Residences should not be mixed any more than is unavoidable with shops, factories or other non-residential activities, because these dis-

turb quiet, spoil appearance and depreciate values. But the smaller shops should be within reasonable reach of residences, specially the cheaper residences, which lack cars; and it is convenient for shoppers to have various kinds grouped together. In particular large and important shops should, for the convenience of shoppers, be concentrated in areas so that the shopper can cover them with the minimum of travel.

Light industries not of an offensive nature should not be in the principal shopping or residential areas, but may be located in lesser shopping areas.

Heavy industries, which inevitably have dirty surroundings, and offensive, noisy, dirty or dangerous trades should be kept away from residential and trading centres but placed within easy reach of communications, e.g. water, roads and railways.

The community as a whole should be planned so that people may do their business with the greatest convenience. For example, there should be short and easy ways of transit from the workers' houses to the factory areas, from the residential areas to the shopping section, and so on.

### **The Ideal and the Real.**

3. If we were given a mile or two of empty land and unlimited funds it would be merely a matter of careful design and study to make a city where everybody, resident, trader and manufacturer alike, would have the surroundings which suited him best, and the very maximum of convenience in getting about, and values of property would remain stable. And so also, if we had the means to pull down a whole city, compensate everybody and rebuild in ideal fashion. But these things seldom happen; the city planner has usually to take as he finds it a city which has grown haphazard and rearrange it very gradually and at the minimum of expense over a long period of years. Only in new suburbs can we at all rapidly control development.

### **Zoning as carried out elsewhere.**

4. The method by which zoning is done differs a little in detail from city to city, but is always the same in principle. This Commis-



sion has given careful study to the zoning regulations of a dozen Canadian cities, as well as various books by experts on city management, and a model zoning ordinance drawn up by the National Research Council of Canada. The method is roughly this:

A city already presents a general pattern. There is, more or less, a factory district or districts, main and lesser shopping and commercial districts, poor, medium and well-to-do residential districts, and as a rule all sorts of mixtures of these. No perfect division can ever be achieved, nor can the arrangements dictated by nature and custom be set aside. But, when a better segregation of areas has been figured out, slow pressure can be put on which over a period, perhaps a long period, of years will bring the city better into line.

### **The Master Plan.**

5. The first step is to make a Master Plan for the future development of the City. Then, taking into account the location of the different types of districts as they are at present, we study the trends of business and traffic. We ascertain the distribution of different types of buildings and various uses of buildings as they are at present; and endeavour to analyse the present and possible future trends of residence, business and traffic, and the reasons for them. We note those buildings and uses which are scattered away from those of their type. We consider whether any new conditions, such as school areas, park areas, etc. ought to be created; and we endeavour to throw our minds forward so as to guess the development of the next twenty or thirty years. On the basis of this we endeavour to plan the city as it ought to be, and make our Master Plan.

### **The sort of thing zoning deals with, and how.**

6. Suppose we find a street of leading shops. With these is one factory. Should this be? No. We zone that street as "shops only". Henceforth no factory can be erected on it. The existing factory cannot be removed; we have not the compensation money. So it becomes a non-conforming building or, if it is a shop type of building, a non-conforming use: in other words, a "tolerance". It is tolerated while it lasts, but it must not be enlarged or reconstructed in stronger style. If it is burnt to the extent of half, or needs repairs to the extent

of half, it is condemned. If it closes down it may not be reopened there. Eventually the non-conformer fades out and goes elsewhere.

Suppose upon a residential street we find a couple of factories among a hundred residences. We will probably zone that street for residences only. The factories will become "tolerances" while they last.

Suppose we find a street a block long. There is a cluster of shops at each cross-road at the ends. In the middle, among the houses, there is a stray small beer-shop. The neighbours object to it. We make shop zones at the cross-roads and zone the rest of the length of the street for houses only. No new shop may come into the middle of the street; the existing one is a "tolerance"; when it goes it may not come back. Thus the house values are preserved.

Suppose we find a row of ten houses. Eight of them are condemned and must go. It seems expedient to widen that street and provide a row of green along it. A new building line is made, set back six feet. The two remaining houses become "tolerances" and remain sticking out to the street line. They may remain many years but eventually either the City will find funds to buy and demolish them or they will grow old and be condemned, and the new setback line will be complete.

But in a suburb where we have a reasonably free hand, for there are few houses there, we prescribe different standards of building and space so that, roughly speaking, the man who can afford a large house and lot, the house set back fifty feet, the man who can afford a medium home on a considerably smaller lot with a twenty-foot setback, and the very small home on the minimum lot will find themselves among neighbours of their own size and appearance, while they will be safe from finding a laundry, a smoke-house or an automobile service station, some fine morning, adjoining their garden fence, or a noisy night club just across the street.

**Some niceties we hardly need; some we do need.**

7. Some big cities go into much detail in zoning. Thus in some areas buildings may be of any height, in some sixty feet, in some



forty-five feet, and so on. Most of them set aside districts for heavy industry and forbid the building of further residences in them at all, except for caretakers' and nightwatchmen's families in and about the factories they watch. Some cities have separate zones for apartment houses, but we have none of these, as yet, at any rate. We should have (a) regulations setting out two, or perhaps three, clauses of residential zones; (b) regulations as to site occupancy, i.e., the percentage of the site which may be covered by the building in different zones; (c) regulations in some zones as to side-yards, which in effect determine the distance apart at which buildings in a line shall stand; (d) regulations as to light and heavy industrial zones, or perhaps offensive and non-offensive industrial zones. We have some rudiments of these in the Municipal Act, but they require further elaboration.. The Master Plan and Zoning Plan, once settled, should be made part of the Municipal Act, so that they cannot be changed hastily or for the benefit of any individual, without due consideration and public knowledge of the facts.

### **Board of Appeal.**

8. Zoning laws are usually given a little elasticity; and in any case argument may often arise as to the exact position of some person who wants to put up a certain building or put it to a certain use; and there will be cases when for some special reason a rule might be relaxed. We are advised by some Canadian officials that to make a zoning law work properly, and to cut out personal pressure on the Council, it is essential to have a Board of Appeal.

## CHAPTER XII

### NEW CITY ORGANISATIONS NEEDED.

#### A. The Town Planning Commission.

1. This body, not necessarily in its present form as a Commission of Enquiry, nor with its present membership, but as an advisory and consultative body meeting, say, quarterly (oftener if it chooses) should be made permanent. Section 92 of the St. John's Municipal Act provides for this. The members, appointed by the Government, should be carefully picked for their interest in municipal affairs and for breadth of outlook and acquaintance with the world outside our borders. It should be called upon to make an annual public report containing any suggestions for improvement which may have occurred to it during the year, and commenting on any departure from sound planning which it has observed. It has also a part to play in connection with zoning, as will be seen below. We have discovered various instances of permanent town planning commissions in cities abroad.

The members should be unpaid.

#### B. The Board of Appeal in Zoning.

2. We learn and are advised from abroad that such a board is essential in connection with the administration of zoning. Our recommendations on zoning are contained in Chapter XI.

In order to give this system elasticity we recommend that there be a Board of Appeal which shall have the final word in zoning. Following the model of Vancouver, B.C., we recommend that this consist of three persons, one to be appointed by the Commission of Government, one by the Municipal Council, and the third, the Chairman, to be selected by the first two. In the event of any dissatisfaction with the decision of the City officials under the zoning by-laws, any citizen may appeal to the Board. The Board must notify (a) the objector, (b) the person whose operations are affected by the decision; he may himself be the objector, (c) the Council, (d) the Town Planning



Commission, (e) all neighbours of the proposed new building or use; and having heard informally all these, or such of them as desire to be heard, it will then give the final decision. This relieves the Council and its officials of personal and political pressures. We are told from certain cities that such a board will be found essential.

The members of this Board should be paid on a fee-basis, i.e., so much per hearing held. Thus, since it cannot be foreseen how much dispute there will be about zoning questions, there is no risk that they will be either over- or underpaid.

## CHAPTER XIII

### SUGGESTION TO GOVERNMENT AND MUNICIPAL COUNCIL FOR A JOINT SCHEME OF IMPROVEMENT.

#### Need of Clean-Up Of Central Depressed Area.

1. Among the outstanding needs of the City are:—A clean up of the area between Carter's Hill and Springdale Street; the provision of an open space somewhere between Bannerman Park and Victoria Park; the provision of a good firebreak in the congested part of the town; and an improvement in the traffic situation west of Theatre Hill, where most of our street accidents occur. All these needs might be met by combined action of the Government and Municipal Council along the following lines.

#### Present Position of Government Accommodation.

2. It does not require any inside knowledge of Government affairs to show us that the Government must, when means and circumstances allow, make some proper provision for public offices. Let us consider the present position of the various Departments:

- (a) The large Department of Natural Resources, with its many branches, is housed in our Parliament Building, which is as unsuitable for office purposes as any building could well be. It is filled from top to bottom. The Legislative Chambers have been dismantled and are used as offices. The Commission of Government meets in the private office of the Commissioner for Natural Resources. Apart from present inconvenience, this treatment of our Parliament Building is not in accord with the dignity of the country. With the first approach to responsible or representative Government the building must be cleared out and refurnished. Where then is the Department to go?
- (b) The large Department of Public Works is housed, very inconveniently, in the lower part of the Court House Building, formerly occupied by the Colonial Secretary (now Home Affairs)



a very small department. The oak-panelled executive chamber is used as an office. The Department has had to expand into a wooden annex, which must be temporary, since strictly speaking it is an unlawful building in the zone where the Municipal Act forbids wooden buildings. The area in the Court House occupied by the Department was, we understand, originally intended for the Magistrate's Court, which is urgently in need of more space. The Department's drawing offices are in the loft over the Supreme Court premises, an undesirable arrangement.

- (c) Customs, Finance and Comptroller and Auditor General are housed in an inferior old building which was, we believe, a hotel fifty years ago.
- (d) The Department of Education and the Assessor of Taxes are housed in a converted shop on Water Street.
- (e) The Criminal Investigation Division of the Constabulary is crowded into a small and inferior rented office building.
- (f) The large Department of Public Health and Welfare is ill-housed in what was once our National Museum, dispersed, to the indignation of the public, in the early days of Commission of Government. The Museum ought to be reassembled in its own building, where it would find an appropriate neighbour in the Public Library, now situated upstairs.
- (g) Food Control, a war-time department (but who can tell how long it may have to persist) occupies a walled-in gallery in the dining room of the Newfoundland Hotel, to the great detriment of the Hotel.
- (h) Defence, another war-time department (but who can tell how long it may persist) has rooms in the Seamen's Institute.
- (i) Such offices as that of Labour Relations get ordinary office rooms where they can; usually with great difficulty.

- (j) Other parts of the Newfoundland Hotel are constantly used as temporary offices, to the detriment of its business.
- (k) The Department of Justice can be said to be decently and appropriately housed, near the Court House, as is proper; but it has long suffered from overcrowding and needs the downstairs area occupied by the small Department of Home Affairs. The Post Office has its own very good building of the older era. Only these two Departments are properly accommodated.

### **Departmental Building Needed.**

3. It is obvious that we need, and have long needed, a proper Departmental Building, where all except Justice and Post Office might be housed together. Such a building would probably provide both increased efficiency and economy in maintenance.

### **Proposal for a Central Site.**

4. Sites for such a building are scarce, unless open spaces in the East End are encroached upon, which would be most undesirable. We need more open spaces, not fewer.

We therefore venture to propose to the Government and to the Municipal Council the following scheme:

- (a) The Master Plan of the City should provide for the ultimate clearance of a square east of the Post Office, extending to Adelaide Street. Most of the buildings in this area are of low grade.
- (b) A site for a Government Building, when this is decided upon, could be found on the upper side of New Gower St., facing this square. There is a considerable gently sloping space before the steep bank is reached. Most of the buildings in this area are of low grade, and many of them already ripe for condemnation.
- (c) The buildings found on the hillside behind this area are for the most part sub-standard, and in many cases ripe for condemnation as soon as we can find better accommodation for the peo-



ple. Proceeding on up to Cabot Street we find considerable open spaces not built upon. This upper area might be cleared by the Municipality, landscaped and converted into a much-needed park and firebreak.

### **Effect of the Scheme.**

5. The general result would be the establishment of a new civic centre, the shifting of the "balance" of the town further west, the clearing up of the traffic situation and an immeasurable improvement in the central section of the town, since the standing of property for a quarter of a mile round the improved area would automatically be raised.

### **This a Long-Term Scheme.**

6. The scheme of making a new square is obviously a long-term one, to be carried out slowly, as funds allow. No new building should be allowed in the area and no reconstruction. Old and dilapidated buildings should have a "life" placed on them. (See Chapter X, Paragraph 15). Major buildings in which businesses of importance are carried on can probably be shifted more cheaply by making use of the principle embodied in Sec. 91 (c) of the Municipal Act. (exchange of lands). Even though the job took twenty years, it would still be worth doing.

### **Reason for Mentioning the Matter Now.**

7. We throw out this suggestion at this stage in case the Government may be, without our knowledge, considering the question of the accommodation of public departments after the war and we venture to urge that the idea be given consideration before any commitments as to a site are made. If money must be spent, we submit that the expenditure can be so directed as to benefit the City. The Post Office Square project is a matter of long-term planning for the City Council.

## CHAPTER XIV

### SUMMARY.

1. The quality of the housing available to the poor and low-income classes in St. John's is, on the whole, deplorable. About 900 houses are without and unfit for sewerage, and at least this number ought to be condemned as soon as alternative accommodation can be found. Overcrowding is acute. (Chapter II).

2. The City has nearly doubled in population in forty years, and the standards of living and municipal equipment have been considerably raised, despite misfortunes, defeatist doctrines and much apathy. But central sub-standard areas are as bad as ever.

3. The time has come when cheaper suburban land must be made available, and central slum and sub-standard areas must be cleaned up, thinned out and reconditioned.

4. Private enterprise has not met and will not meet the need. The situation can be dealt with rapidly and effectively only if we can put public credit behind long-term low-cost building and reconditioning loans, as has been done in the United States and Canada. (Chapter VI).

5. We find that large numbers of persons desire to have new houses, many of these are able to pay an economic purchase rent and substantial numbers can make a moderate cash contribution. (Chapter II).

6. Given public guarantees of credit, it should be possible if and when costs return to pre-war levels, to produce \$3,500 housing units of first rate quality for economic purchase-rents of the order of \$22 to \$25 a month for 25 years, this figure including taxes, repairs and fire insurance; and the risk to public funds will be very slight. (Chapter II).



7. We have not yet gone into the question of sub-economic housing, but it seems likely that it will be possible to produce somewhat cheaper housing units at lower non-purchase rents for the poorest classes with very little state assistance.

8. The situation should be handled by a statutory Housing Corporation, conducted by a directorate so selected that the enterprise may be divorced from politics, national or municipal.

9. The first step is to develop some suburban lands to the north of the City, and accommodate there such families as desire to go. For this we require sewerage in the Northern Valley and an external semicircular road to facilitate the establishment of bus loops and for a tram line. (Chapter VIII and IX).

10. Condemnation and demolition of houses unfit for habitation must proceed *pari passu* with the provision of new accommodation, and city blocks must be dealt with as individual cleanup problems.

11. As a second stage the Housing Corporation should undertake post-war building operations on lands vacant or made vacant in the city for the benefit of the poorer classes, who must be near their work. The financial basis to be the same as in suburban building operations.

12. The Housing Corporation should also be provided with funds to make small secured loans for reconditioning of sub-standard houses in the city which are too good for condemnation.

13. Building and zoning regulations must be made to control the quality, placing and spacing of new buildings.

14. We hope to submit a Master Plan for the development of the suburbs; and later, one for improvements in town. These plans must be made on the assumption of increased traffic, better local transportation and more snow ploughing, and must look ahead at least forty years.

15. The Housing Corporation should be constituted at an early date, and financed sufficiently to enable it to build eight or ten experi-

mental houses of various designs and sizes, these to serve as demonstration units and to be the subject of careful quantity-accounting as well as cost-accounting, so that, when the time comes for more extensive operations, the cost of production can be ascertained with certainty at any level of prices.

16. Building in quantity is impracticable at present; because material is difficult to obtain and costs, being up from 75% to 100%, would cast too heavy or too prolonged a burden on the purchaser-tenant.

17. Some system of control of land prices in the suburbs is essential if the objects of the scheme are not to be defeated by land speculators. (Chapter X).

18. As a side-issue, we ask the Government and the Municipal Council to have in mind, as a possible long-term object, the following City improvement scheme:

A public square extending from the Post Office to Adelaide Street.

A site for a governmental building north of this, on the upper side of New Gower Street.

A park behind the governmental building, extending up to Cabot Street.

### **SUMMARY OF PROPOSALS FOR ACTION IN 1943**

**That the Municipal Council:**

- (a) Put in the main sewer in the valley below Empire Avenue (which is absolutely necessary whether there is a housing development as proposed by us or not.)
- (b) Collaborate with government in the making of a large-scale plan of the area one mile outside the City limits to the North, from Torbay Road to the Ropewalk; plan to show roads, buildings, 5-foot contours and property lines.



- (c) Consider the question of re-negotiation of the tramways franchise.
- (d) Consider with Government the proposals set out in Chapter XIII.

**That the Government:**

- (a) Make a road from the Torbay Road to the Ropewalk, running more or less parallel to the City limits and a few hundred feet outside it (exact line to be discussed: road necessary whether housing development or not.)
- (b) Collaborate with the Council in making the large-scale plan mentioned above.
- (c) Accept the principle of guaranteeing the bonds of a Housing Corporation.
- (d) Create such Corporation by Statute.
- (e) Allow it to raise enough money to put up from six to twelve demonstration and test houses this year.
- (f) Discuss with the Commission measures to control land and land prices in the northern suburb, and put into effect by statute such measures as may be decided upon.
- (g) Consider with the Council the proposals set out in Chapter XIII.

**That this Housing and Town Planning Commission:**

- (a) Prepare a provisional town-plan of the Northern Suburb as whole, in preparation for extensive building operations after the war.
- (b) Function as a temporary directorate of the Housing Corporation; (Permanent directorate to be appointed before large-scale operations are undertaken.)

## CHAPTER XV.

### CONCLUSION.

**We propose a bold approach.**

1. What we have put before the public in this report is a bold scheme for, in effect, doubling the living space of the town. If matters are left as they are, the tendency is for the town to develop into a long, narrow strip from Signal Hill to Bowring Park, with a loose, unplanned scattering to the North and North-West. We propose by a few miles of well placed road, a new and already urgently needed sewer system, and a new bus, or better still, tramway line, to double the main body of the town, the part near the Harbour, by making a new planned garden suburb in the nearest and most spacious lands, the valley north of the town. To attempt to solve our problem by some niggling method of rearranging the crowded living space we have is of little use. The elements of the situation are, that most of the houses in the older parts of the town need twice the land they have, that a large part of the population needs twice the room-space it has, and that a great part of our houses are of very low grade. Let us as a community look a generation ahead now, make a bold, united effort and lay our plans for more space and better houses once and for all.

#### **Capacity of Proposed New Suburb.**

2. The new main road and tramline system in the Northern Suburbs which we contemplate should open up and make available a gross area of about 1500 acres, which will be at least as convenient for living in and working from as, let us say, Craigmillar Avenue, all parts of it being within five or six minutes' walk of transportation. What portion of it is unoccupied and open for building we cannot tell until a proper map has been made on a scale sufficient to show property boundaries; but from its appearance we may guess that at least 1000 acres may be found. We gather that modern suburban or garden-city planning goes on the basis of about six houses to the acre, allowing for streets and open spaces. We should thus have found room for 6000 houses. But a town of 6500 houses within present boundaries is hardly likely under the best of circumstances to throw out a wing of



more than 2000 houses, or 2500 at most; we have only to provide for expansion for health and comfort, and can hardly expect any great growth of population. Therefore it should be possible to develop housing for at least twenty years without unduly upsetting such genuine agriculture as there is in the area. An intelligent public authority will naturally seek to use first for building those areas which have been lying more or less unused awaiting the builder, and to spare until the last those areas which are used in genuine production. This may not always be possible; a working farm may lie across the path of a necessary road, needed at once; but a general policy of minimum interference should as a matter of commonsense be followed.

### **Creation of Shelter and Attractive Surroundings.**

3. Some parts of the northern suburbs have been completely stripped of their original trees, and hence are at present somewhat bleak. The soil, however, is good, much better than that of the rocky slope on which the present town is built; and the introduction of large numbers of houses, combined with an extensive programme of planting trees and shelter-hedges, should soon transform the area. Planting carried out on a well-organized and wholesale scale is relatively cheap, especially if trees are planted fairly small. It merely means waiting a year or two longer for results. There can be no doubt that with competent handling we could in the course of ten years make in this northern valley area a residential suburb as attractive and as comfortable as anything of its kind anywhere without going outside our community means or the means of those who need the housing.

### **Necessity of Land Control.**

4. It goes without saying that the development of the northern suburb by means of roads, sewers and a tramway line is useless without measures to control prices of land in the new area and to provide for its planning as a whole. To omit these would merely be to offer unlimited opportunities for land speculation, to present landowners with a large unearned increment at the expense of the community, and to put the land out of the reach of those who cannot pay a stiff price, thus defeating the whole purpose of the development.

In England Lord Reith, appointing the Uthwatt Committee, observed that the Government did not intend that reconstruction after the war should be hampered or prejudiced in any way by speculative transactions or any other such individual operations, carried out in advance. The same line of thought should apply here.

### **Cleaning up of City Proper.**

5. As soon as we have developed enough suburban housing to relieve the pressure in the town proper, and to ensure that anyone turned out of his house can readily find another as good or better to go to, a programme of demolition must be undertaken in town. There are some hundreds of sewerless and dilapidated shacks which obviously must go. But these will release ground; and where a dozen condemned houses in a range have gone, six or seven houses of a better type will be permissible under a modern zoning system, while the system of reconditioning loans which we have outlined elsewhere will bring many borderline houses up to reasonable standards.

### **Demolition of Substandard Houses.**

6. Demolition of condemned houses, under our own Municipal Act as under English legislation, does not cost the community anything. There is no compensation for the demolition of a condemned house: if the City takes the site it pays for the site only; if not, the owner may rebuild in accordance with current building regulations and zoning laws. Legal methods of adjustment can be found where adjoining sites in different ownership cannot be used for as many houses as were on them originally. Our position at present is that some thousands of our people are paying rent for houses which, owing to their condition are not worth any rent at all, simply because there is nowhere else to go. Once some decent housing is provided and the people begin to move up, the class E and F houses will for the most part be left empty and become, as they ought to be, worthless, and the process of demolition will hardly meet with opposition.

But one difficulty arises in connection with condemnation. Where slum-houses are held for letting, as an investment, the position is simple. We do not permit the butcher to sell bad meat, the



milkman to sell bad milk, the trader to sell adulterated foods, to the damage of the health of the people. If their goods go bad and they have to destroy them we do not pay them to do so. Nor should we allow the landlord to let for profit rotten and decayed housing, which is probably as bad for the physical and moral health of the people as bad food. He too must have it condemned without compensation. But we have, as a minority, the case of the poor owner-occupier, or even of the poor person who owns, perhaps, one Class E or Class F house and lives after a fashion on the proceeds. These cannot be permitted to continue; for as many disease germs are spread from the sewerless dilapidated shack of an owner-occupier as from that of a tenant. But the case is harder, and it would seem that some means should be devised and some discretionary power given to soften the blow in these cases. English town-planning legislation recognises this point and gives more compensation to the poor and meritorious owner-occupier than to the landlord.

### **The Government's Part.**

7. We hold that in this effort to increase its living space the City should have the full backing of the Government. We may be confronted with the attitude that Government money and credit belong to the whole country, and cannot be used for the sectional benefit of one town. But first we understand that, even in England, under which our Government is, large funds are found for local government from the National Exchequer, and much control is exercised over local government by Whitehall. Secondly, our present Government is entrusted with reconstruction. It cannot divorce itself from responsibility for slum conditions, overcrowding and high deathrates in its capital city; nor overlook the fact that if the morale of the St. John's population is low, owing to bad living conditions, that will have its effect on the morale of the Island generally. Thirdly, the Government has to meet the cost of extra hospitals, medicine, dole and police, directly rendered necessary by bad housing conditions. Fourthly, it is not to be forgotten that St. John's with its immediate and dependent environs contains over one-sixth of the total population of the country. Setting aside the question of relative tax-paying capacity, it remains true that on a mere population basis over one-sixth of the money and credit of the Treasury belongs to St. John's in any case.

Fifthly, decent housing is an essential human need. Practically every civilized country has done something about the problem. Newfoundland can no longer avoid it or push it in the background. A beginning must be made somewhere; and what more logical place than that where conditions are worst and the need greatest. That action may also be required elsewhere in the Island is no ground for a refusal to do anything anywhere. And it has been proved over and over again that if the indirect benefits and savings are calculated, money spent on housing pays large returns. Sixthly, it must be borne in mind that if any programme of public works is envisaged in order to help the people through the post-war period of readjustment, housing is the most economical, is in the main self-liquidating, and confers the largest benefits on the community as a whole.

Since drafting the foregoing we have been reminded that something very like this has been said before. In Paragraph 615 of its report, made in 1933, the Royal Commission under Lord Amulree, said "As can well be imagined, the City, with its long history as a seaport and its slow growth through the centuries, has never been the subject of a comprehensive town-planning scheme. After the great fire of 1892 which destroyed three-quarters of St. John's, the commercial quarter was, to a great extent, rebuilt on modern lines, with brick and stone instead of wood, but for the most part the City sprang up again much as it had been before, while the establishment on the outskirts of colonies of squatters who had lost their homes provided the authorities with a special problem which has become annually more acute..... We can only recommend that the question should be reviewed as opportunity offers, and that in the meantime a general plan of development should be prepared covering not only the City itself but the neighbouring area which is also within the Commission's purview. It would, in our view, be reasonable, in view of the special importance of St. John's as the Capital of the Island, that the Council should not be called upon to bear the entire cost of such a town-planning scheme, which might properly be shared between the Council and the Government."

### **The Landowner's Part.**

8. Proposals which call for a drastic shake-up of existing conditions generally meet with some opposition from classes who are doing



very well out of present conditions and dislike disturbance. It is very possible that a fundamental shift of the population balance of the town may work to the temporary disadvantage of some landowners. But it must be so. If the people at large can obtain healthier and more attractive living conditions, they are not going to forego them in order that a few may continue to make good money out of existing conditions. Even the few would hardly expect it. But, to take a longer view, will City landowners lose in the long run? We may be permitted to doubt it. Deteriorating areas, however favourably situated, tend to produce less and less. Large parts of the town are hopelessly deteriorated already, and equally large parts are entering the deterioration stage. There are houses in the very midst of the town in respect of which the landlords have abandoned in despair, or perhaps in shame, the attempt to collect rent. If, as the second stage in our programme, the loosening up and cleaning up of the older areas comes about, land values in these areas, even if temporarily depreciated, should come back. Some may profit for a time, but no one can profit in the long run, by holding the community back. General comfort and contentment brings individual as well as general prosperity.

### **The Citizen's Part.**

9. A drastic municipal improvement can go ahead only if and when the citizens put themselves entirely behind it; it cannot be successfully put through by a few while the people sit by indifferent, waiting for something to be put into their laps. They must be active-minded on the subject. They must be willing to pay such taxes as are necessary to carry out local improvements. We are at present a City in the low-taxed class. It may be that we would do well to adopt the method in use in some cities abroad, where a specific local improvement is put to the citizens for vote. "We need a sewerage system in such an area. It will cost in taxes such and such a sum for so many years; or such and such an assessment; or such and such a loan, which will cost so much in interest. Vote Yes or No". That puts it up to the citizen. Again, a few feet of land are needed for widening a street. It will not take materially from the properties; perhaps it will even improve them. Too many to-day would look on this as a golden opportunity to screw as much as possible out of the public purse. We

shall not improve with that attitude. And finally, the City must make it clear that it expects leading citizens to come forward and offer themselves for office on the Council and on Committees, not for pay but out of civic patriotism. City policy is controlled in the last resort by the voter.

### **The Essentials of a Good City.**

10. Finally, there will always be those who, whether because of the ordinary human dislike to change or because it suits them to keep things as they are, will go about whispering "These are a lot of high-faluting expensive schemes concocted by a bunch of theoretical high-brows who want to push us into things we can't afford and don't need." People should be on the alert against this kind of argument, which is seldom sincere and never true. We propose things which are urgently necessary. The suburban sewerage situation is a scandal and a danger now. The City death-rate, for what could be a beautiful city-site in a small, clean country, is a disgrace. And a large part of our population is living in conditions which are not civilised. Look again at our statistics in Chapter II. At the moment we propose only an effort to give the poor and low-income classes one room per person and decent, modern sanitation in every home. These are bare essentials, and until we get them we are not a civilised town. "One half does not know how the other half lives." This old and bewhiskered saying is no feeble for its age. No one has yet had the hardihood to put it "One half does not care how the other half lives." Let us hope this is not true.

A good city does not consist in costly buildings or extravagant equipment; the making of a good city calls for brains and character rather than for money. What are the essentials of a good city?

1. **Good sanitation.**
2. **Good roads.**
3. **Space, and cheap local transportation.**
4. **Careful and persistent planning.**
5. **Good designs and quality of buildings, even if they are only wooden ones.**
6. **Paint.**



7. **Whitewash.**
8. **Trees.**
9. **Grass.**
10. **Cleanliness.**
11. **Tidiness.**
12. **Good citizenship.**

Of these, sanitation costs money, but it is a "must". There is no choice. Roads cost money, but we are getting them by degrees. Transportation in these days of gasoline and electricity is coming within easier reach. Items 4 to 12 cost nothing, or next to nothing; but everybody who has seen some (not all) of the small towns of Scandinavia or of the U.S.A. and Canada knows how much they mean. In twenty or thirty years we could get a city here which would be a model of its kind, without spending very much more money than we are going to spend anyhow. Whether we get it or not depends, not on money, but on whether the City and its people put brains and effort into their municipal affairs.

#### **Outside Views on St. John's Challenge us.**

11. We all know the sort of comment which foreigners are inclined to make upon our city. To take the latest, a not unkindly writer in Maclean's Magazine in March, 1943, observes "In many ways Newfoundland sanitation, schools, communications, roads, seem to be almost a generation behind what we have come to expect as a matter of course in most North American communities" and he goes on to comment on our "dull unpainted homes". But we have long been accustomed to snarl at and discredit the observations of visitors from the neighbouring continent. Let us take a less familiar example. A travelled and cultured Frenchman lived among us for some time, and wrote a book about us which was published within the past fifteen years as part of the Travel Series of a Parisian publisher. The book is a friendly one; he speaks well of our climate, scenery and people and defends us against a number of common misconceptions. But of St. John's he says (we translate): "In many cities of the New World the railway station, for economic or topographic reasons, is found in the ugliest part of the town; the handsome streets appear as one gets farther from the railway. But in St. John's it is not so; all is uniformly gloomy and dismal. Even the section where the richer residents

live and the surroundings of the Parliament Building are rather disagreeable to the eye. If we seek the reason for this dreary impression it is found in various characteristics: the absence of greenery, the lack of paved sidewalks in many of the streets, the totally inadequate lighting, and above all the total lack of desire to attract, of the most elementary aesthetic sense, in the construction of the houses. Perhaps the inhabitants have the utilitarian sense developed to an extraordinary extent; at any rate they seem determined to banish from the fronts of their residences and shops anything which approaches ornamentation. As a result, most of the houses, stores, shops, offices, look like big wooden boxes, abominably painted, and pierced with openings which give the idea that they are there out of necessity, or perhaps are a necessary evil. The principal artery, Water Street, which is two kilometres long, and where is concentrated the principal part of the Colony's activities, gives rise to a similar criticism. Although it is built of red brick and there are some attempts at decoration, it is of lamentable monotony, from which it is not redeemed by three or four handsome Banks, lost in the mass of mean buildings, nor by a monumental Court House, built in an original style''. And he then goes on to praise the picturesqueness of our City site, our wasted opportunity.

### **Our own duty.**

12. Such is the impression which our City produces on the intelligent observer from outside. We should do well, instead of snarling at such criticism, which in our hearts we know to be justified, to take steps to remove its cause.

### **Request for Study and Criticism.**

13. This, as we said before, is a preliminary survey and report. The war is still on; and while it has brought us more money it has also brought many obstacles to immediate action. Much more has to be studied and debated before we can make our final report. Our immediate hope and purpose is that the Government, the Council, the press and the public should consider our suggestions and let us have their views. In particular we urge that the Trades Unions, Societies and like bodies representing the classes of citizens who most need



re-housing should take our report up officially and arrange for study clubs or debates upon it. A free expression of views from every quarter will render much easier our task of making a final report next year.

Dated at St. John's this 3rd day of June 1943.

BRIAN DUNFIELD, Chairman.

(Judge in the Supreme Court. Nominated by Government).

ERIC COOK, Vice-Chairman.

(Barrister, Deputy Mayor. Nominated by the St. John's Municipal Council).

ERIC JERRETT

(Barrister. Nominated by the Bishop of Newfoundland).

FRANCIS M. O'LEARY

(Merchant. Nominated by the Newfoundland Board of Trade).

JOSEPH ACTON

(Brigadier, Salvation Army. Nominated by the Salvation Army).

LEONARD MILLER

(Medical Practitioner. Nominated by the Child Welfare Association).

GORDON F. HIGGINS

(Barrister. President, Benevolent Irish Society. Nominated by the Benevolent Irish Society).

WILLIAM J. FRAMPTON

(Vice-President, Newfoundland Federation of Labour. Nominated by Federation).

WILLIAM F. BREEN

(Delegate, Longshoremen's Protective Union. Nominated by Union).

CYRIL F. HORWOOD

(Manufacturer. Nominated by St. John's Rotary Club).

THOMAS A. LENCH

(Architect. Nominated by United Church Conference).

ALLAN M. FRASER

(Professor of Economics, Memorial University College. Co-opted).

JAMES V. RYAN

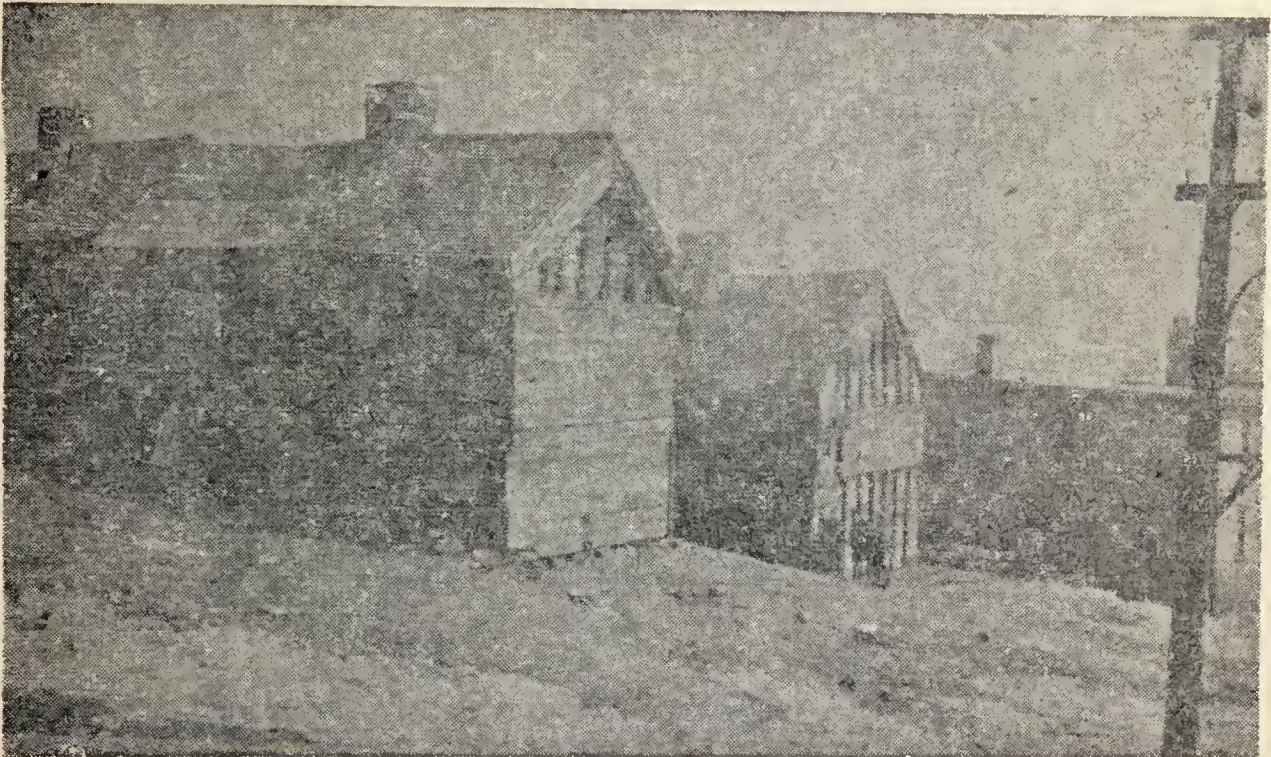
(President, Railway Employees' Welfare Association. Assistant Manager, Newfoundland Railway. Nominated by Association).

REGINALD J. ORGAN,

Secretary.

**Note:**—Rev. E. Clifford Knowles was a member of the Commission on behalf of the United Church Conference from the Commission's appointment until April 6th, 1943, when he resigned on leaving the country and was replaced by Mr. T. A. Lench.





Class F houses, Central Area.



Incipient Slum. Northern (new) area.  
2 Class C, 1 Class D, 3 Class E.





Central Area: Class F.

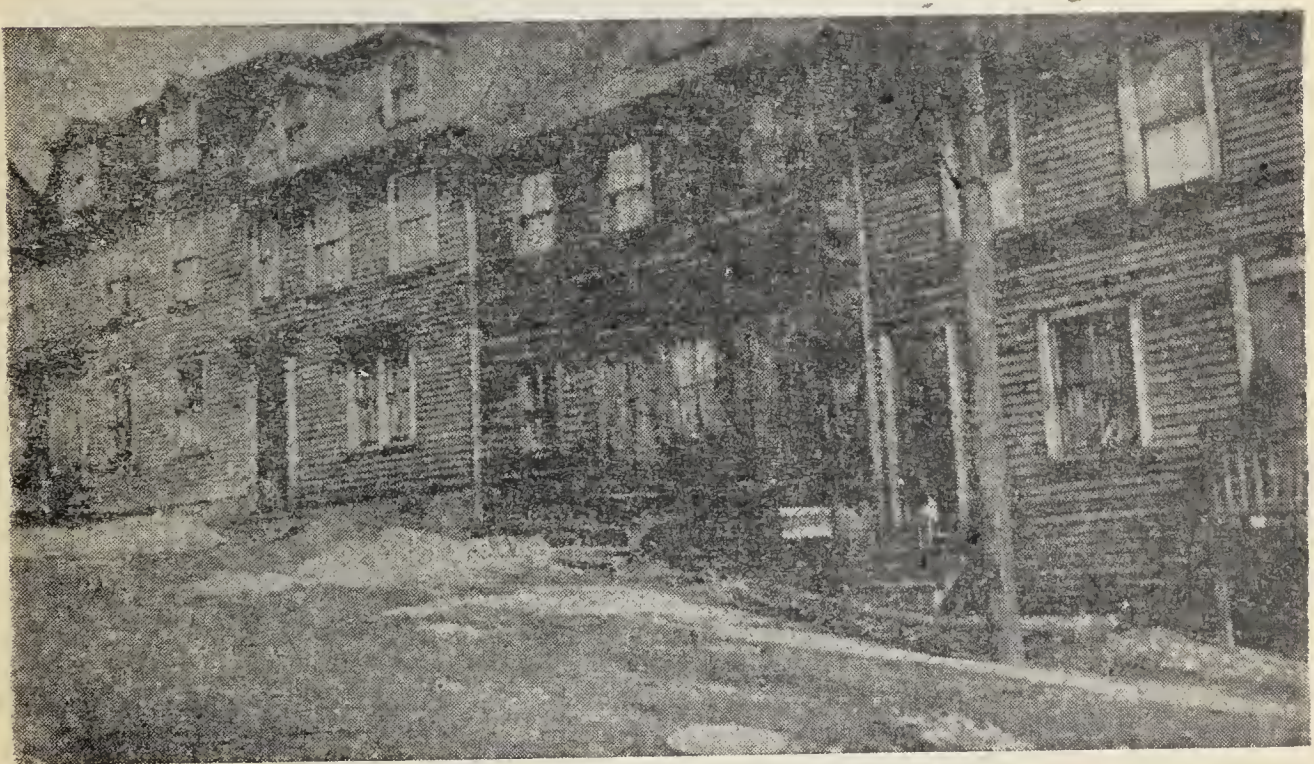


Central Area: Class F.



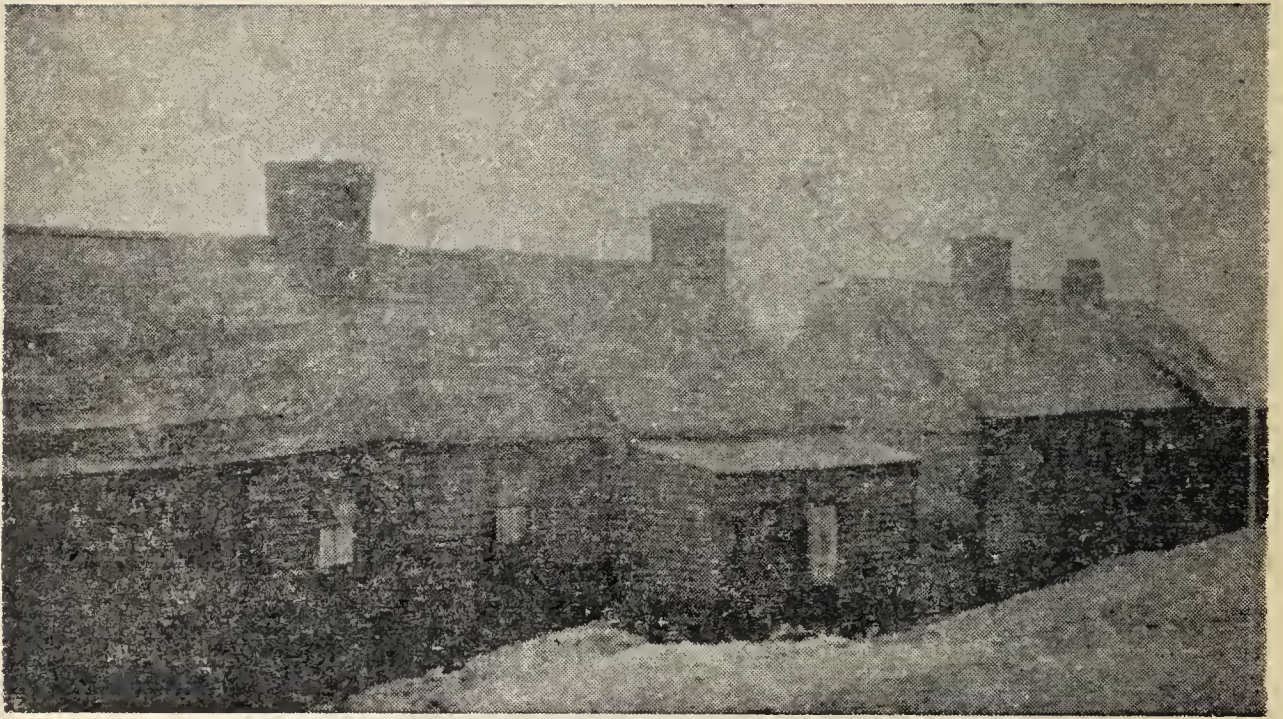


Central Area: Class F.



Central Area: 2 Class D, 1 Class E, 1 Class F. Typical Range.





Central Area: Class F.



Typical Minor Street; N. W. (newer) area:  
All houses Class C.



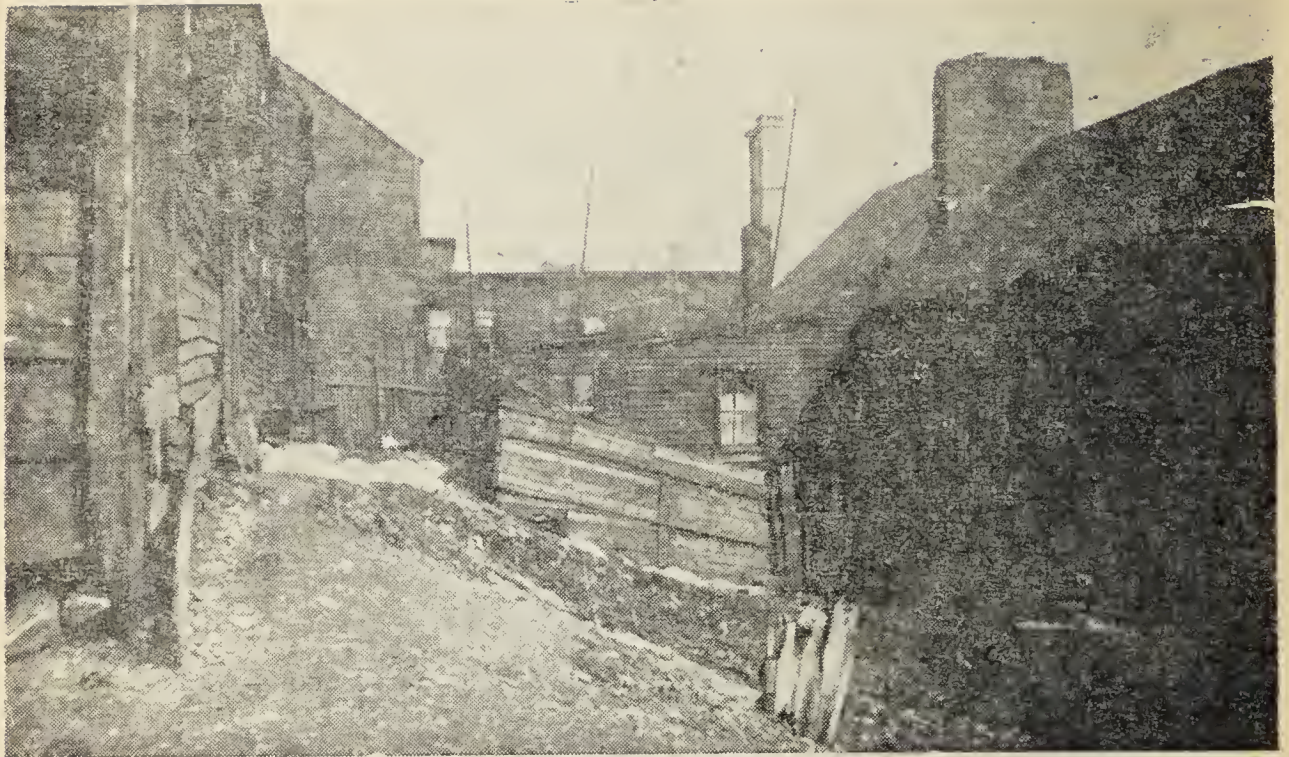


Eastern (older, post-1892) Area.  
Typical style; Class D.

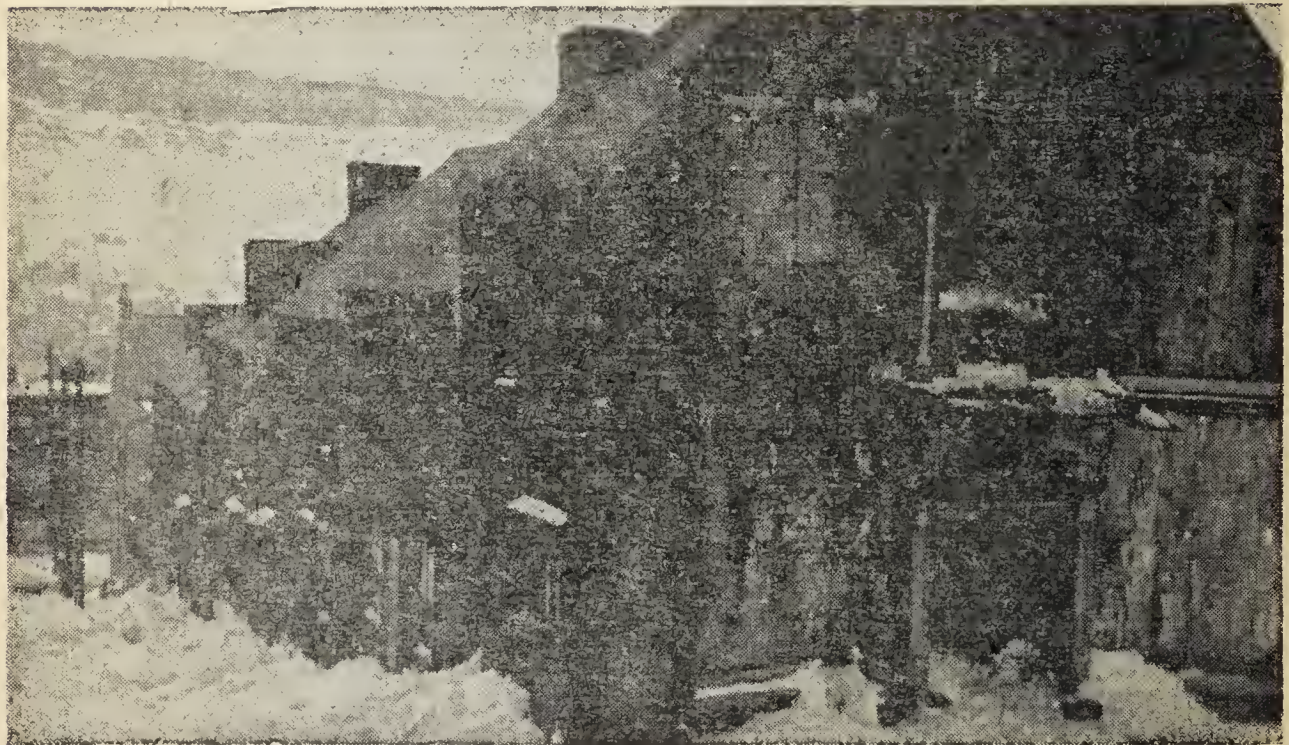


Class F houses. West-Central Area.





Class F houses in Central Area.



Central Area: Class F.



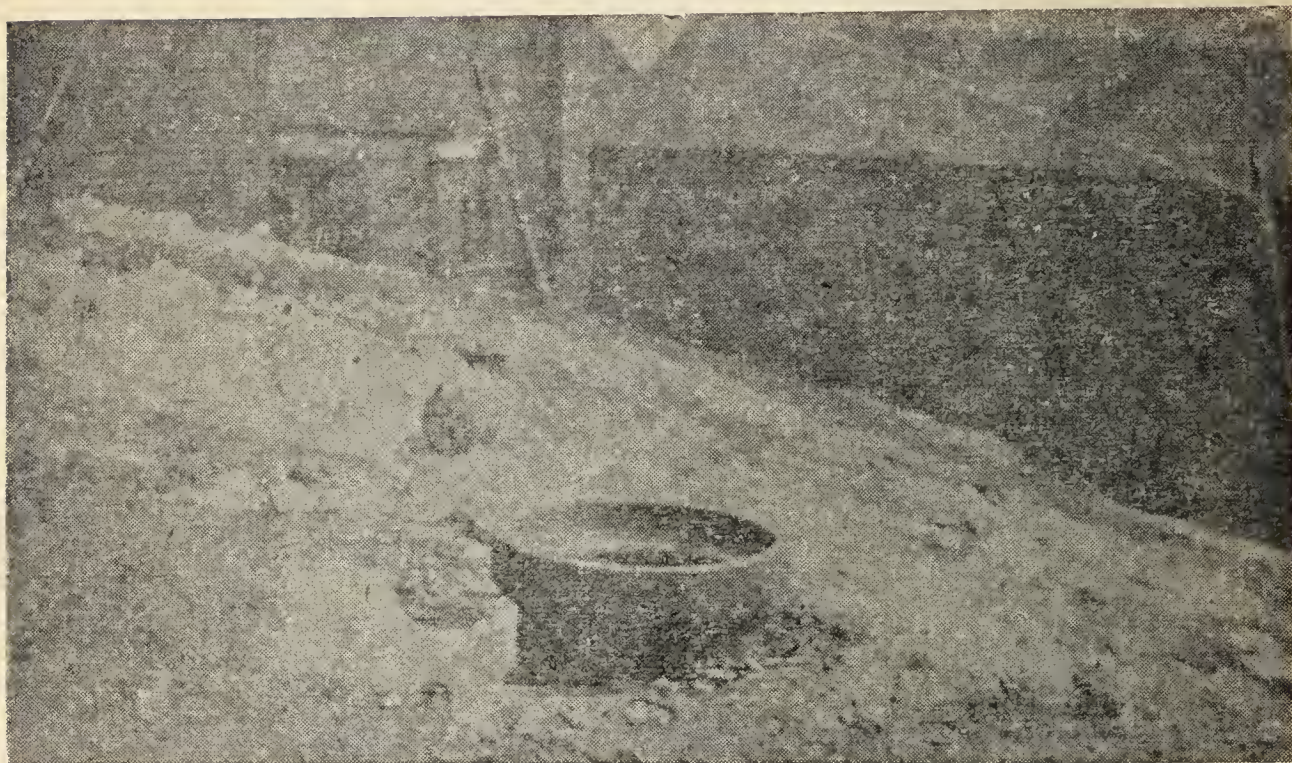


Central Area: Classes E and F.

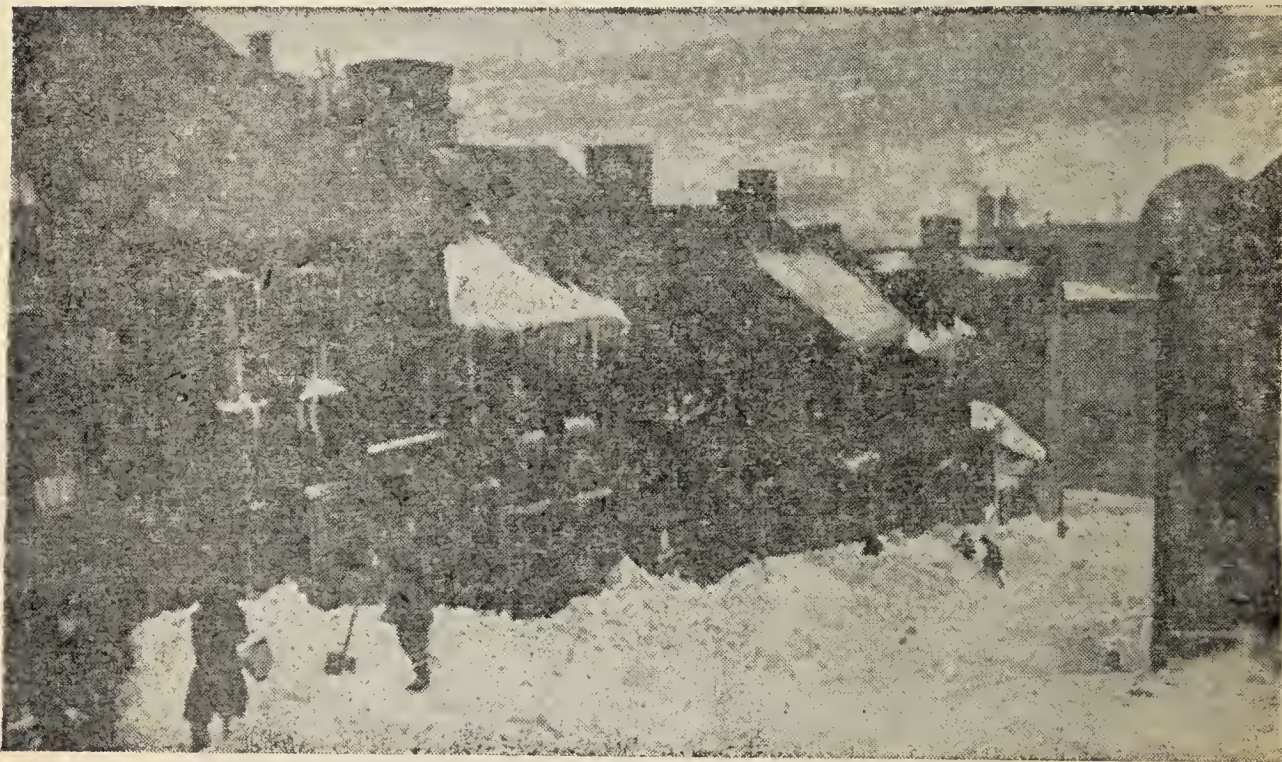


Central Area: Class F. with one E.





A "Hopper" among Class F houses. Central Area.  
(See Chapter II)



Central Area: Close to a main street. All Class F.















letter from the Honourable Commissioner for Home Affairs and Education dated May 27th, 1942, one original of this Interim Report has been sent to the St. John's Municipal Council.

We have the honour to be, Sir,

Your obedient servants.

(Sgd.) BRIAN DUNFIELD,  
Chairman.

(Sgd.) ERIC COOK,  
Vice Chairman.

(Sgd.) F. M. O'LEARY,

(Sgd.) ERIC JERRETT,

(Sgd.) GORDON HIGGINS,

(Sgd.) LEONARD MILLER,

(Sgd.) E. CLIFFORD KNOWLES,

(Sgd.) J. V. RYAN,

(Sgd.) C. F. HORWOOD,

(Sgd.) W. J. FRAMPTON,

(Sgd.) JOSEPH ACTON,

(Sgd.) A. M. FRASER,

(Sgd.) WM. F. BREEN.

(Sgd.) R. J. ORGAN,  
Secretary.

# COMMISSION OF ENQUIRY ON HOUSING AND TOWN PLANNING IN ST. JOHN'S

(Appointed on May 12th, 1942, under the Public Enquiries Act, 1934)

## FOURTH INTERIM REPORT

October, 1943.

To His Excellency the  
Governor in Commission.

Your Excellency:

1. The basic idea behind the recommendations which this Commission has made in its Third Interim Report is that of an extension of the built-up city area. The congestion of the present city site is the root of many of our troubles.

2. It will therefore be necessary that streets and roads, now suburban, which will at some future time form part of the City be of adequate width to provide for future traffic, for sidewalks, for ornamentation with trees and grass to provide more attractive surroundings, for the operation of tram or bus lines, and for convenience in snow ploughing. The present City shows in numberless places the results of lack of foresight in the past, in the shape of streets too narrow for their present uses, much less for ornamentation, bottlenecks in streets otherwise satisfactory, and the like; while snow disposal can in many cases be dealt with only by total removal, for want of space into which to push the snow. On most suburban roads building is going on without any regard to the probable future need of sidewalks as the City grows.

3. This situation should be dealt with by the setting up of a proper master plan and zoning regulations to secure orderly development; but the production of such a plan takes time. This Commission hopes to have a plan in tentative form for submission before the end of this year covering much of the Northern Suburb; this will be a sketch plan rather than a detail plan as it would require some months of

surveying work to make a plan in detail. Next year, if the Government and the Council are so good as to provide the necessary finances, this Commission hopes to extend its planning activities to other suburbs, e.g., Topsail Road, Waterford Valley, the sides of Quidi Vidi Lake, etc. A master plan would show the position and proposed width of all present and future streets.

It is noted at present, for example, that some house-owners are, with commendable care for appearances, decorating their grounds with concrete front walls and other solid structures, sometimes in places where if a proper modern width of road is provided, and space is allowed for sidewalks, the structures may later have to be removed. Citizens should not be allowed to expend money without warning and later perhaps to find themselves in the position that their walls have to be removed, doubtless at public expense, and perhaps that the front lawns or other grounds which they have allowed themselves are reduced to inadequacy by road-widening, or their trees and shrubs moved, thus losing a period of growth. Moreover, the time will eventually come when, as in most modern American and Canadian cities, fences round the ground between houses and the street will in many cases be abolished.

5. We gather that under proper planning schemes the houses on either side of a street or road are not permitted to be set closer than seventy feet from face to face. This distance allows for an adequate carriageway, two lines of trees, two narrow sidewalks and moderate front lawns. It will be noted that this is a minimum; a width of more than seventy feet is in most cases preferred.



6. We find also that in suburban zoning it is usual to make provision for the width of side-yards, that is to say, the distance between the side of the building and the side line of the property. In the absence of this, two adjoining owners could build their houses so near the dividing side line that the houses could be almost in contact. Instances of this may be seen in the case of new houses near the town. A reasonable uniformity of spacing improves appearance, reduces fire risk, prevents sale of unduly narrow lots, and ensures that there will always be space for access to the rear by motor cars or other vehicles.

7. A proper zoning plan will probably make different provisions as regards set-backs (i.e., the distance of the building line from the edge of the street) and side-yards in different districts.

8. Pending the preparation of a general plan it is, we submit, desirable to make some temporary provisions to secure space for widening of roads and to avoid the creation of further bottlenecks.

9. We therefore submit to the Municipal Council the recommendation that temporary regulations be made to govern all the area between the present City Boundary and a line one mile outside the Boundary, forbidding the erection of any permanent structure nearer than 35 feet to the centre line of any street or road, and also providing for side-yards. If the Council thinks fit, a greater width than 70 feet from face to face of buildings may be provided for roads which are regarded as main roads, or appear likely to become main roads in the future. In such cases a distance of not less than 80 feet might be appropriate.

10. A suggested draft regulation is appended. Should the closing suggestion in paragraph 9 be adopted, the regulation can be changed to provide for a greater width on a list of named roads and the width of 70 feet on all other roads.

11. There may be places where the nature of the ground renders

the carrying out of this general regulation impossible. In the absence of a detailed plan we do not know as yet whether or not there are such places. Provision is therefore made for special permission in exceptional cases; and it is submitted that this Commission may be consulted.

12. It is suggested that the Council consider whether they should make similar regulations for any of the streets within the City. It occurs to us that there may be cases where lines of existing houses are growing old and will be condemned at some time in the future. In such cases it may be desirable to see that a future building line is laid down, and to prevent the erection of new houses in front of this future building line, thus keeping down the cost of any future street widening programme. We hope next year to address ourselves to this question but have not yet had time or means to do so, and have been compelled to confine our attention to one suburb. Meanwhile the Council has probably in mind cases where it would like to see street widening possible in the future. We understand that provision of this kind has been made in respect of some streets; but all streets ought to be considered from this point of view.

13. Under Your Excellency's approval contained in a letter from the Honourable Commissioner for Home Affairs and Education, dated May 27th, 1942, one original of this interim report has been sent to the St. John's Municipal Council.

We have the honour to be, Sir,

(Sgd.) BRIAN DUNFIELD,  
Chairman.

(Sgd.) ERIC COOK,  
Deputy Chairman.

(Sgd.) F. M. O'LEARY,

(Sgd.) ERIC JERRETT,

(Sgd.) GORDON HIGGINS,

(Sgd.) LEONARD MILLER,

(Sgd.) T. A. LENCH,

(Sgd.) J. V. RYAN,  
 (Sgd.) C. F. HORWOOD,  
 (Sgd.) W. J. FRAMPTON,  
 (Sgd.) JOSEPH ACTON,  
 (Sgd.) A. M. FRASER,  
 (Sgd.) WM. F. BREEN.

(Sgd.) R. J. ORGAN,  
 Secretary.

### NOTICE

The following regulations have been made by the St. John's Municipal Council on the day 1943, under the provisions of Section 90 (e) of the St. John's Municipal Act as amended to the date hereof. The purpose of the said Regulations is to prevent, pending the preparation of a Master Plan for the development of the suburbs of St. John's, the erection of any structure which might hinder the laying out of streets or roads of adequate width.

Dated at St. John's this day of 1943.

**J. J. MAHONEY,**  
 City Clerk.

### REGULATIONS

1. No person shall after the passing of this Regulation, save with special permission as hereinafter provided, erect in any part of the area extending one mile outside the City Limits in every direction any building of any material, or any fence, gate, wall or other subsidiary structure of any kind, of concrete, stone or other permanent material, nearer than 35 feet to the centre line of any street or road; but this Regulation shall not cover wooden or wire fences not having concrete foundations.

2. Any building, fence, gate, wall or other subsidiary structure erected contrary to these Regula-

tions shall be deemed to be a nuisance, and shall also for the purpose of any public acquisition of land for the widening of streets or roads be deemed to be of no value.

The Council may, in any case where the conformation of the ground renders it impracticable to set out a street or road reservation of the width required by these regulations give a special permit in writing to build nearer than 35 feet to the centre of a street or road, the distance from such centre line at which the applicant may build being in every case set out in the permit.

4. No building shall after the passing of this Regulation be erected on any lot within the area described in Paragraph 1 having a street frontage of less than 40 feet; Provided that:

- (a) Any person who has before the passing of this Regulation actually purchased for building purposes an individual lot having a street frontage of less than 40 feet may apply to the Council for permission to build thereon;
- (b) If the Council is satisfied as to the date and purpose of the purchase it may issue a permit to build on such lot, and in such case the prohibition in this Regulation shall not apply.

5. No building shall be erected on any lot within the area described in Paragraph 1 save in such a position that the sides of the building shall be at least eight feet within the side lines of the lot. If the size of the lot is such that such side space cannot be provided on both sides of the building the Council shall prescribe on which side it is to be. The Council may dispense in whole or in part with the provisions of this Regulation in any case where a permit is given under Regulation 4 to build on a lot of less than 40 feet frontage.



# COMMISSION OF ENQUIRY ON HOUSING AND TOWN PLANNING IN ST. JOHN'S

(Appointed on May 12th, 1942, under the Public Enquiries Act, 1934)

## FIFTH INTERIM REPORT

January, 1944

To:

His Excellency the Governor,  
of Newfoundland, in Commission  
Your Excellency,

The Commission of Enquiry on Housing and Town Planning in St. John's has the honour to present herewith its Fifth Interim Report, in which suggestions are outlined as to ways and means of carrying out the recommendations of the Third Interim Report.

2. With Your Excellency's covering approval, contained in a letter from the Hon. Commissioner for Home Affairs and Education, dated May 27th. 1942, a duplicate original of this Report has been forwarded to the St. John's Municipal Council.

I have the honour to be

Your Excellency's obedient

Servant,

BRIAN DUNFIELD,  
Chairman.

### CHAPTER 1

#### GENERAL POLICY FOR 1944

##### 1. Framework of New Suburb to Be Established Now

The Housing Commission feel that the present easy financial situation and the present wave of enthusiasm regarding housing should be availed of, and that we must at all costs get the essential framework of the new suburb in 1944. Once this is established the future of the City is secure.

The essential framework consists of:

Sewerage and water,  
New Streets or Roads and

Road Improvements,  
Transportation.

in that order of priority.

##### 2. Control of Land Essential

It is useless however to introduce these facilities at all without first obtaining control of the land situation. To do so would merely be to make a present of unearned increment to land-owners, as present inflated prices of land would soar still higher and prohibit economical housing.

##### 3. Framework must have Priority

The establishment of this essential framework of utilities must of necessity come a year before any attempt to provide housing on a large scale, and before any urgent need for post-war employment arises. Once it is established, both the demand for houses and the demand for labour can be satisfied at any moment by well-balanced expansion on a large or small scale as the occasion demands. Without it, however, this will not be possible.

##### 4. Serious Present Sanitary Situation

Apart from the need of new housing, there is a serious sanitary situation which should be cleared up at once. At present the Council has to allow people to build in unsewered places because sewerage land is not available. There are 275 dwellings in the now unsewered area which it is sought to develop.

##### 5. House Construction should be Limited at First

A beginning with housing should be made in 1944, but on a cautious and limited scale, with some experimental aspects. Larger construction can come in the next year when, it is hoped, costs may have begun to fall. It must be recognized, however, that there are many people in great straits for houses who have considerable savings laid by, and

would rather spend some of these at once, even at present prices, than wait much longer.

#### **6. Present Enthusiasm Should Not be Wasted**

A failure to support by action the psychological situation which has been created during the past year might constitute an irreparable setback to any hope of municipal improvement.

#### **7. Estimates Made With Professional Advice**

During the past year we have been fortunate in being able to retain the services of Mr. A. E. Searles, Vice-President of Messrs. J. W. Beretta Engineers, Inc. Consulting Engineers, San Antonio, Texas. This firm is very well recommended and reported upon, and has had extensive experience in water and sewerage work and on several low-cost housing projects, as well as on many other branches of engineering. Mr. Searles has been with us for four months and, considering that he had to work practically singlehanded and to begin everything from the ground up, without the large-scale close-contour plans which most places already have in existence, he has, we feel, got through a remarkable amount of work. We now have a broad-contour map of the area on a large scale, and a complete tentative street, sewer and water layout, as well as estimates of cost. We still require the completion of the close (5-foot) contour map to render possible final checking of the sewerage grades and street profiles. We are indebted to the Department of Natural Resources and the Municipal Council for surveying assistance, and understand that the Department will go on to complete the close-contour map as early as possible. Meantime, however, Mr. Searles has prepared provisional estimates of cost, which are incorporated later in this Report. These provide for the main road and sewer lines, local sewerage for 1200 building lots, local streets and water supply for 600 building lots, the acquisition of about 900 acres of land, and initial finance for house building in the sum of \$500,000.

#### **8. Time Schedule**

In presenting this Report we desire to call attention to the fact that if the season of 1944 is to be availed of it will be necessary for the public authorities concerned to come to a decision as to the financing and execution of this scheme without delay. We are advised that if work is to be started as soon as the snow has gone, say in May, engineers must be retained and instructed at least two months ahead, so that they may have time to get together the necessary personnel and machinery and set up their organization.

### **CHAPTER II**

#### **THE ACQUISITION OF LAND IN THE HOUSING AREA**

##### **1. Housing Area.**

For the purpose of this argument, the Housing Area is bounded approximately as follows: (See map annexed to this Report).

1. **Main Area.** On the east by the Torbay Road, from Empire Avenue to Mount Cashel Orphanage; on the north by a line from Mount Cashel Orphanage to the bridge at the eastern end of Long Pond, thence by the road to Irwin's Lane, thence along Irwin's Lane and prolonging its line to a point where Oxen Pond Road crosses Leary's Brook; on the west by Oxen Pond Road and Stamp's Lane to Empire Avenue; and on the south by Empire Avenue. This is a rough parallelogram of about 11,500 feet by 3,250 feet.

2. **"Annex" Area;** about 158 acres in the angle between the Kenmount and Thorburn Roads.

##### **2. Maps.**

We have had to base our work on maps originally made on the small scale of 500 feet to the inch; these have been much enlarged. In order that the enlarged maps may be taken as thoroughly accurate some further triangulation and checking of measurements should be done. The small map, however, was made by the Department of Natural Resources within quite recent years and is probably accurate, and errors arising from the enlargement will probably fall within very small limits. The Department's survey-



ing staff has the additional work in hand.

### 3. Exclusion.

We can for all practical purposes disregard the triangle King's Bridge,-Glenridge Crescent,-Dwyer's Farm (F. R. Clarke, Esq.) which is already fairly fully built up.

### 4. Remaining Areas.

Setting aside the triangle referred to in the preceding paragraph, we have remaining in the main area a total of about 574 acres of unoccupied interior lands, together with frontages with one hundred foot rearages amounting to about 64,600 feet or the equivalent of 1292 fifty-foot building lots on existing roads.

As to the interior lands in the main area, a limited portion of these are well farmed lands producing actual livings to their owners. Further portions are neglected or inferior farm lands. There are some areas of woods, scrub and waste land in their natural condition and some fairly substantial areas of marsh. It would not be at all fair to describe the whole area as agricultural; only a limited portion of it is actually contributing to the food supply. Much of it has obviously for many years been lying vacant and entirely unproductive, presumably being held in the hope that it may be bought speculatively or for building purposes. The probability of its being purchased for building purposes is dealt with in detail in a later paragraph and is relatively remote. It is to be noted that much of the land appears to be held by persons who are not under any economic compulsion to sell it, but who have other means of living and are in a position to hold indefinitely.

The Kenmount annex area is more distant and little built up. It has a total frontage of 6,450 feet and total rear acreage of 158.27 acres.

The annex area is distinctly a farming area, but with land in part of poor quality and incompletely developed. An agricultural worker of the Department

of Natural Resources speaks of it as only about half as good on the whole as the Ross's Lane-to-White Hills area taken for Fort Pepperrell.

### 5. Land Prices asked.

As a basis for these we have some evidence given by a leading estate agent, whose business lies mainly in the suburban areas, together with some three hundred or more transactions extracted from the books of the Registry of Deeds. Sale prices vary surprisingly, but the approximate position is as follows:

(a) Within the built-up triangle King's Bridge — Glenridge Crescent — Dwyer's Farm the value of land is said to be \$50-\$60 a foot. Little, however, is left here. A similar price seems to be asked for land on, at any rate, the eastern part of Pine Bud Avenue, which seems to be regarded as a sort of extension of the fashionable district.

(b) Twenty dollars a foot appears to be asked on the eastern and central main roads in the area, for example New and Old Portugal Cove Roads, Rennie's Mill Road, Long Pond Road.

(c) In the rest of the area \$10 a foot is usually asked.

(d) Going somewhat outside the area, we find values of \$3-\$5 on the Higgins Line and Kenmount Road.

### 6. Rapid Rise of Prices.

The situation is so speculative, and prices seem to have varied so much, that it is difficult to extract any very accurate scale of values from the transactions of the last fifteen years, but it is immediately noticeable on looking over transactions that asking prices have greatly increased over the last fifteen years. Probably in most cases they have at least doubled.

### 7. Speculative Character of Prices

The speculative character of these prices and the distance by which they are removed from real values is evidenced by records of building permits granted by the City Council. The following table shows the building permits issued in the years 1936 to 1943 (Nov-

ember). Table A shows total building permits; in Table B they are dissected to show the number related to the Housing Area.

little going on, and not enough to make any substantial impression on the housing situation.

**TABLE A**  
**TOTAL BUILDINGS**

Year	City			Extern		
	Residential	Non-Res.	Total	Residential	Non-Res.	Total
1936	59	160	219	4	1	5
1937	60	134	194	22	15	37
1938	56	125	181	26	7	33
1939	53	125	178	15	9	24
1940	69	72	141	6	2	8
1941	69	107	176	16	8	24
1942	66	151	217	29	2	31
1943	131	204	335	99	9	108
(Nov.)						

**TABLE B**  
**PERMITS IN MAIN HOUSING AREA**

Year	City Part			Extern Part		
	Residential	Non-Res.	Total	Residential	Non-Res.	Total
1936	2	2	4	..	..	..
1937	..	2	2	9	3	12
1938	1	1	2	9	4	18
1939	4	2	6	13	5	18
1940	12	1	13	4	1	5
1941	8	..	8	5	5	10
1942	..	..	..	16	..	16
1943	6	5	11	45	6	51
(Nov.)						

The non-residential buildings include such building as shops, garages barns and stables, public buildings and the like. They also include permits for extension of existing buildings; therefore there may be more than one permit in relation to a particular piece of land. Only a small part of the Housing Area falls within the City Limits, and a large proportion of the buildings in columns 1 and 4 of Table B are in the triangle earlier referred to. There has been little building west of Carpasian Road. Only 101 residential buildings have been the subject of permits in the external part of the Housing Area in the eight years under review, an average of a little over a dozen a year. There has been quite a boom in 1943—forty-five residences have received permits as against sixteen in 1942, the next best year. It is commonly supposed that there is a great deal of building going on; the figures here given demonstrate that in fact there has been very

#### 8. Inflation of Land Values Not Peculiar to us

This problem of inflated land values is not peculiar to ourselves. Every book on housing points out that high land values are fatal to low-cost housing. For example, in an article in a recent issue of "The American Engineer", the writer argues that the time has come when Municipal Engineering should be a special branch of the engineering profession; and goes on:

"In addition to professional and civic arguments there is an economic justification for presenting to students of engineering the scope and opportunities of Municipal Planning as an alternative career to structural, hydraulic mechanical, electrical or chemical engineering. It is the writer's opinion that the need for such planning will shortly be so great as to provide an unusually large field for the engineer who prepares himself for



municipal practice. European cities will have to be rebuilt and, from present indications, comprehensive planning is already under consideration. Several generations will be required to rebuild England alone. New techniques applied to housing, traffic problems and other prevailing unsatisfactory conditions, including unstable and insupportable land values, will likewise make imperative countless undertakings throughout this country. Probably two thousand planning agencies already exist in America. Since the adoption of the first comprehensive zoning ordinance in New York in 1916 over 1500 cities and towns have passed zoning laws to protect property and control the use of land. The field of the Municipal Engineer is constantly expanding and suggests to the profession the justification for establishing the identity of such a practitioner as a counterpart of the Doctor of Public Health in the field of medicine."

We quote this for its general interest, but especially for its reference to "unstable and insupportable land values" and to the rapid growth of planning agencies such as our own. Our problems and our purposes are no novelty; we are merely entering into the world stream of events.

#### **9. Available Space in the Housing Area**

Upon the enlarged maps hereinbefore referred to we have laid off with approximate, though not complete, accuracy the fenced grounds around all existing residences and other buildings. We have then measured the vacant frontages on all existing roads within the area and allowed them a rearage of one hundred feet. We have then calculated, by means of the planimeter, the total vacant acreage after deducting the occupied ground and the vacant building lots already referred to. In the result we find as already stated a total vacant frontage in the area equal to about 1292 building lots of fifty feet frontage and a total vacant back, or interior of 574 acres. Frontage lots and interior acreage have, of

course, to be dealt with on different bases. This frontage includes a substantial quantity of inferior frontage on Empire Avenue (West), and on low and wet lands in the Horwood's Bridge, Mayor Avenue and Stott's Marsh regions.

In the Kenmount annex we find 6450 feet of frontage, or a maximum of 130 building lots of fifty foot frontage, and a total back or interior acreage of 158 acres. Only its present relative cheapness and the high cost of land in the main area could lead to all this being taken up before a very distant date.

#### **10. Normal Speed of Settlement**

It therefore appears that on the average rate of house building of the last eight years it would take a century, and on the rate of house building of 1943 about thirty years, to fill all the vacant frontage lots in the main area, without considering any development of interior acreages. That emphasises our point—that the values which the frontage lands are now supposed to have are "asking" values. In relation to most of them actual purchase for building purposes is so remote that the present value of prospective sales, discounted at any ordinary rate of interest, would be very small or nil. In other words, to use the terminology of the Uthwatt Commission, the "floating" values established by a very small number of sales may be those that we refer to in paragraph 5, but the "settling" values are in most cases negligible.

#### **11. Proper Basis of Valuation of Building Lands**

During their visit to Canada the Chairman and Vice-Chairman of this Commission had the opportunity of lengthy discussion with officials of the Sun Life Assurance Company of Canada. This company is the largest Canadian investor in mortgages and building loans, although of course the other insurance companies are also very large in that respect. Total loans of this kind probably run into thousands of millions. We were informed that the Sun Life Company does not, except in exceptional circumstances,



treat any building land as being worth for loan purposes more than about ten per cent. of the value of the buildings upon it. The very reasonable position is taken that the revenue-producing power of the building normally creates the only value of the land. In other words, for loan purposes the Company entirely disregards any speculative value which may attach to lands. It would seem that the policy in this respect reflects the actual situation throughout Canada. It appeared to our Chairman and Vice-Chairman on their travels that while our own low-value lands were not very much out of line, our high-value lands were much more costly than Canadian lands in vastly superior localities. It would probably be fair to say that, outside the special triangle above referred to, the average value of houses in the Housing Area would hardly exceed \$3,500. Upon the Sun Life's basis, if the fifty foot lot is to be the minimum, it should not cost more than \$350, or \$7 a foot. The fifty and sixty dollar values in what may be called the fashionable triangle are evidently greatly out of line with what is reasonable. Fifty dollars a foot means \$2,500 for a fifty foot building lot, which on the Sun Life basis would call for a residence worth \$25,000. There are not many of these, or certainly not on fifty foot lots. The twenty dollar value on two or three of the main roads already referred to would mean \$1,000 for the fifty foot lot, which would call for a \$10,000 instead of a \$3,500 residence. This twenty dollar value is common in other suburbs. A great deal of the land in the Waterford Bridge area has recently gone at that value, though the houses there being built at present are definitely not \$10,000 houses.

If the whole area is provided with facilities, including transportation, and if the layout is made thoroughly attractive, the fifty dollar values in the special area above referred to must, as they should do, immediately disappear. Even the twenty dollar

value on a few now convenient roads will become obviously too high. Both can therefore, we suggest, be left out of account in arriving at a reasonable valuation of frontage over the Housing Area as a whole. As has already been said, the present asking price of frontage over most of the area is in the neighbourhood of \$10 a foot.

## **12. Necessity of Expropriation Process**

It is doubtful whether the true facts of the situation will be realized by the average land owner. He is normally not under any necessity to sell. He has other means of living and he has been accustomed for many years to hug to his bosom the happy thought that he has land worth an enormous sum, not realizing the smallness of his chance of making a sale, or not realising the present value in cash which his distant prospects have. (We could point specifically to one substantial property which was optioned twenty-five years ago at a higher price than is asked for it to-day, yet is still undeveloped). Therefore both for the making available of land for building, and for the purpose of rendering possible comprehensive planning and development, an expropriation process will be necessary.

## **13. Method of arriving at Expropriation Value of Frontage.**

Regarded from the discount, or "Uthwatt" angle, (see our 3rd Report, Chapter X) even the ten dollar value is grossly inflated, but as it is desirable not to depart too far from the floating value, however exaggerated it may be, let us assume that once there is a distribution of demand over the whole area by reason of the introduction of transport and other facilities, owners will still succeed in holding the values at \$8 over the whole area. 1292 frontage lots of fifty feet, or 64,600 feet at \$8 would be worth \$516,800; but, as we have already seen, the actual realization of this value by the given landowner may be anywhere from thirty to one hundred years away. In order to be generous let us assume they will be



filled in thirty years. It may be observed that no sane administration will permit 1292 additional houses to go into the area without imposing on the landowners some part of the cost of water and sewerage services and road costs; but again setting this aside in order to be generous, let us divide \$516,800 into thirty parts of \$17,226.67 each and discount them progressively at 4% for from one to thirty years. By this means we arrive at the following total:

Present value of \$17.227 discounted for

1 year....	\$ 16,564
2 years....	15,927
3 years...	15,315
4 years...	14,725
5 years...	14,159
6 years...	13,615
7 years....	13,090
8 years....	12,588
9 years....	12,103
10 years....	11,638
11 years...	11,190
12 years...	10,760
13 years...	10,346
14 years...	9,948
15 years...	9,565
16 years...	9,197
17 years....	8,844
18 years...	8,503
19 years...	8,176
20 years...	7,862
21 years...	7,560
22 years...	7,269
23 years...	6,989
24 years...	6,721
25 years...	6,462
26 years...	6,213
27 years...	5,974
28 years...	5,745
29 years....	5,524
30 years...	5,311

All figures approximate .....\$297,883

We submit, then, that if this sum of \$297,883 is divided among the frontage owners they will have received far more than the actual present value of any moneys they are ever going to receive from buyers actually proposing to build, as opposed to speculative buyers.

As to the Kenmount annex area a leading land agent stated in his evidence that front-

age in this vicinity was selling at about \$3 to \$5 per foot. Allowing \$4 a foot as an average we reach a figure of \$25,800. Discounting this amount over a period of thirty years (which is generous for this area, considering the prospects of filling up frontages in the main area) at 4% we reach a figure of \$14,930.

#### 14. Method of Division Among Frontage Owners.

The Board of Valuers will be asked to value all the frontages as they see the values at present, disregarding however any exceptionally high values which appear to be unreasonable and the above total sum of \$297,883 will then be divided among all the frontage owners in proportion to the present values set by the valuers.

#### 15. Value of Agricultural Land

We now turn to the back or interior acreage which we may call, in general terms, agricultural, though actually most of it is not used for agriculture.

The Commission under the late Hon. Mr. Justice Higgins, which arbitrated on land taken for Fort Pepperrell, operated on the basis of the following scale of compensation:

	per acre
1. First grade land....	\$400
2. Second grade land....	250
3. Third grade land.....	150

In Stephenville the Board used a somewhat different scale, as follows:

	per acre
1. Cultivated land....	\$250
2. Pasture land .....	150
3. Wooded land .....	100
4. Marsh land .....	40

While in Argentia it divided land into:

	per acre
1. Agricultural land .....	\$300
2. Rocky land (agricultural land from which all stone not removed)....	150
3. Scrub growth.....	50
4. Boggy .....	40
5. Covered with sand....	5

These classifications follow the different characteristics of the areas, and take into account difficulties of replacement etc.

We suggest that a suitable classification for the Northern Suburbs of St. John's would, in view of the great variety of land in the area, be as follows:

	per acre
1. Arable land, i.e., land ploughed or spaded, including hay or pasture land broken and re-seeded within seven years past .....	\$400
2. Unimproved or natural pasture, or pasture not re-seeded within seven years past .....	250
3. Wooded, rocky, scrub and waste, requiring clearing .....	100
4. Marsh and bog, requiring drainage .....	50
5. Land (if any) covered by permanent water .....	1

Under this head therefore, the work of the valuers would be one of measurement and classification only.

#### 16. Other Matters for Compensation

Two other questions would arise, however: (1) Compensation for farm buildings rendered useless by the taking of the land in conjunction with which they are used; (2) Compensation for disturbance of business; and on these the valuers would have to pronounce.

#### 17. Experience of Previous Arbitrators

On all these points we may gain some guidance from the experience of the Board in connection with the expropriation of land for Fort Pepperrell.

In that case 184.67 acres were taken. The area was one of our best local farming areas, and occupied much more continuously for genuine agricultural purposes than is the land in the Housing Area. The arbitrators classed 109 acres as first class, 65.15 as second class, and 5.3 as third class land. Compensation included frontage and dwellings.

We have analyzed the results as follows: We have struck out

compensation given for frontages, (which we are dealing with here on a different basis, by determining present value of prospects of settlement) and have struck out compensation for dwellings, (as we do not propose to take any except in rare cases where they may lie on a proposed street). Omitting these figures, and dropping out altogether eleven very small holders who had frontage or dwelling only, in other words, attending only to genuine farm land and buildings, we get the following results:

	acres
Area of farm land taken ..	179.45
Allowance for same .....	\$56,298
Compensation for farm buildings, excluding dwellings .....	\$17,597
Allowance for disturbance of business 20% on the awarded totals, as modified by our exclusions mentioned above .....	\$14,779
These figures give averages of:	
Cost per acre over all qualities of land .....	\$313
Cost of farm buildings, per acre .....	\$98
Cost of disturbance, per acre .....	\$82
	<hr/>
	\$493

Applying these averages to our vacant interior acreage of 574 acres in the main area, we arrive at these figures:

574 acres at \$313 equals	\$179,662
574 acres at \$ 98 equals	56,252
574 acres at \$ 82 equals	47,068

Total .....	\$282,982
And applying them to the Kenmount annex we get	
158 acres at \$313 equals	\$ 49,454
158 acres at \$ 98 equals	15,484
158 acres at \$ 82 equals	12,956
	<hr/>
Total .....	\$ 77,894

#### 18. Factors Which May Minimize Expenditure

But we think these figures are on the generous side, because, in consultation with agricultural experts, we are advised that (1) there is proportionately less good farmed land in the Housing Area, (2) there is less real active



farming in the area, much of the land having lain unprofitable for many years, (3) the Kenmount annex is "only half as good" as the Fort Pepperrell area. Again, it is proposed at the outset to occupy less than half of the Housing Area, and nothing of the Kenmount annex. It is proposed to lease back to owners, if they so desire, all land not at once required, at a rent based on the interest of the compensation money given for land, thus leaving them in about the same position as before and able to carry on their business. This will apply, for example, on the present town plan, to the two best and largest farms in the area. In such cases buildings need not be taken and paid for until owners wish to give them up, or so much land is taken that they have to give them up. Land which owners do not wish to lease back can be leased to the highest bidder until needed. This policy of minimum interference with genuine agriculture, foreshadowed in our Third Interim Report, should minimize immediate payments for loss of use of farm buildings and disturbance of business, and give agriculture time to adapt itself to new conditions. Again, where adjoining lands of the same ownership, whether within or without our area, are not taken, "betterment" of these by the improvements now contemplated should be taken into account. Joint ownership should be taken as at the date of publication of this report, to anticipate the severing of joint ownerships for the sake of avoiding this provision.

#### **19. Incidental Advantages of Blanket Expropriation.**

A housing and town planning scheme operating without previous blanket expropriation would obviously involve a great mass of small expropriations for streets and roads and other facilities, which would take much time, and since in such cases the floating value would probably be the basis of expropriation, would cost much money. In the case of blanket expropriation all these difficulties are done away with, as the

planning authority will, in the main, be driving roads and other utilities through its own land included in the blanket purchase. Cases will, of course, arise where lands already occupied which are excluded from the blanket purchase will have to be infringed upon. In these cases the ordinary procedure will have to be taken. The Town Plan in preparation by this Commission is so drawn as to avoid wherever possible the taking of roads through the gardens, etc., of present dwellings, and this will tend to minimize costs. The expropriation legislation must, of course, recognize the well accepted principle of "betterment," which in limited form has already been recognized in some of our local legislation. In other words, the increase of value given to a lot, or to adjoining or neighboring land of the same owner, by the introduction of roads, sewers and other facilities, must always be set off against the value of the land taken, and on any reasonable basis will in many cases cancel it out. Again, the blanket expropriation will put the planning authority in the position that if it has in a few cases to drive a road over a man's house and lot it need not pay cash for the lot but could give or assign to the person expropriated a neighbouring lot of equal or very likely greater value on one of the new roads. We are advised also that in many cases it will be an easy engineering problem to lift a small house to a new foundation prepared on this exchange lot, and that this would probably be cheaper than paying for the house outright.

#### **20. Total Cost.**

We thus arrive at the following outside or maximum cost of the land:—

<b>1. Frontages:</b>	
Main Area .. .. .	\$297,883
Kenmount Annex .....	14,930
<b>2. Interior Acreage:</b>	
Main Area .... .	179,662
Kenmount Annex .....	49,454
<b>3. Farm Buildings:</b>	
Main Area .... .	56,252
Kenmount Annex .....	15,484

**4. Disturbance of Business:**

Main Area ....	47,068
Kenmount Annex .....	12,956
	<hr/>
	\$673,689

But, as has been noted, much of the expense under heads 3 and 4 should not fall to be met within a considerable number of years, depending on the urgency of demand for housing and on the possibility of supplying it. Again, claims found good may not come up to the sums provided under items 3 and 4.

Applied experimentally to two or three well-known properties in the Housing Area, on which a price has recently been placed, our figures give results very well in line with, and sometimes exceeding, the present owner's apparent expectations.

**21. The Kenmount Annex.**

We are strong on the advisability of acquiring this area for the City. Our need is for 3,000 houses, even now. One additional mile of car track and five minutes of run would serve this area. It will be on a main highroad when our improvements come about. The comfortable capacity of the main Housing Area is 2500 houses (with 275 there already, 2775). It might perhaps be pushed to three thousand, but not more. The Kenmount Annex would take comfortably five hundred more. Even if it is not wanted for twenty years it will then be a very valuable property to the City. In the meantime it can be leased back to farmers, and so cost nothing or very little. It can be sewered to our new proposed system and being yet unspoiled, could be made almost the most attractive of all the suburbs.

It will hardly be realized by many that this proposed Kenmount townsite would be about the same distance from Bannerman Park, let us say, as is the "Road de Luxe" now; just as few realize that Burton's Pond is about the same distance from the Court House in a straight line as is Sudbury Street. So lopsided has been the development of the town that we have to some extent failed to realize these geographi-

cal facts. Kenmount Road seems to be a place far off in the woods. Actually it is considerably nearer to town than is the Sanitarium or Bowring Park. All it needs is the necessary communications.

**CHAPTER III****ESTIMATES OF COST****1. Subject Matter.**

This comes under eight heads:

- (a) Acquisition of land.
- (b) Sewerage.
- (c) Water.
- (d) Roads.
- (e) House Construction.
- (f) Trees and Landscaping.
- (g) Contingencies.
- (h) Engineering.

**2. General Scheme and Maps.**

The general scheme is, after putting the east-west or circumferential road through, to develop upon it three open spaces, in the nature of squares or crescents, to act as shopping centres and generally as foci of community life. These are to be found (see map) just west of Mount Cashel, just east of Burton's Pond, and on Lamb's Lane. From each of these there is to spread a network of streets, sewers, water lines, etc., and to each of them there is to run a street car line.

The three areas, or satellite villages, already planned, will accommodate about 1200 houses on a basis of a standard lot of 50 feet frontage, 115 feet rearage. (These proportions are, of course, not inflexible; the narrow, deep lot of accustomed form is used only as a convenient and familiar measure of the housing capacity of the area. It is hoped also that some houses of a superior class, on larger lots, will arise; this should be encouraged so as diversify the suburbs. Areas will be set aside for these). As growth proceeds beyond the 1200 houses the villages will gradually merge into each other and into the town at Empire Avenue.

**3. Acquisition of Land.**

For the discussion of this, see separate chapter, on which is based the present—

**Estimate** .....\$674,000

**Suggested Division:**

City .....	\$337,000
Government .....	\$337,000



This, as elsewhere explained, is not an outright expenditure, but an investment, which will be liquidated over a long term.

#### 4. Sewerage Scheme and Estimates.

The outfall section, from the head of Quidi Vidi Lake through the tunnel to the harbour level, is a fixed item. The main or interceptor line from the head of this outfall section up the bottom of the valley to Mayor Avenue is also a fixed item. These are estimated as follows:

Outfall section ....	\$55,900
Main or interceptor line	28,000
	<hr/>
	\$83,900
	<hr/>

#### 5. Immediate Requirements.

A total sewerage scheme radiating from the interceptor and serving the whole of the Housing Area would ultimately cost about \$59,000.

It is not necessary to do all this at the outset; this would be to bury too much money underground for too long a period before it was wanted. On the other hand it is necessary and desirable to do a job of sufficient size to warrant the employment of machinery, e.g. a mechanical trench digger. The cost of doing the work by hand would be prohibitive. It is necessary also to do a large enough job to warrant setting up an organization to produce good concrete pipe on a considerable scale. It is desirable also to provide for ready expansion of house building in 1945 and 1946. It is suggested therefore that sufficient sewers be put in to serve the whole of the three initial developments or villages (see map) accommodating 1200 houses, together with such lines as are necessary to serve existing houses on existing roads. These are unimportant; most existing houses are within our developments.

#### 6. Estimates of Cost

Failing a detailed survey, which is not yet complete, and detailed examination of the ground on each line to make sure that extensive rock is not pres-

ent, this estimate is an approximation:

Network of sewers for three satellite villages. \$129,500

#### 7. Water Service

In this connection it is suggested that water pipes be laid to cover about half of the three satellite villages already laid out; i.e. to supply about 600 houses. Later work can be deferred until the price of pipe falls, as may be expected after the war.

Estimate for water service to cover 600 houses \$73,000

#### 8. Note on Mechanical Ditch-Digger

This machine, besides digging ditches for sewers and water-pipes, will serve for the digging of house foundations and for any drainage operations that may be necessary.

#### 9. Main Streets.

The scheme here is:

(a) To make the circumferential road with thirty-foot heavy tarvia pavement, concrete curbs and sidewalks, and a grass strip on either side under which water and sewerage will be laid, stub ends being carried across for use on the opposite side as requisite. This avoids cutting up of pavements. Total right of way is sixty feet wide.

(b) To bring existing radial roads, viz.: Old and New Portugal Cove Roads, Carpasian Road, Smithville Road, Mayor Avenue, Newtown Road, Horwood's Road, Freshwater Road, from Empire Avenue to the circumferential street up to 26 feet width of pavement, in light tarvia with concrete curbs and sidewalks, (tram lines to be carried outside of paved areas wherever possible): grass strips for sewers and water-pipes.

(c) To make minor residential streets with twenty-six-foot gravelled surface, concrete curbs and sidewalks, grass strips for sewers and water-pipes.

(d) To leave roughly surfaced alleys within blocks of houses for access of carts, for carrying light and power poles, and for walkways.

### 10. Estimates on Streets and Roads.

Circumferential street	....\$153,300	
Improvement of radial roads: Part within City Limits	....\$46,800	
Part without City Limits	....\$86,800	133,600
Minor residential streets for about half the sewered area of the three villages 40,000 ft.	193,600	
		<hr/> \$480,500

#### Suggested Division:

<b>Main Streets.</b> Outright Expenditure:	
City	....\$ 46,800
Government	.... 240,100

Total main streets ....\$286,900

**Minor Residential Streets.** To be carried ultimately on the development:

Advances to be made now:	
City	....\$ 96,800
Government	..... 96,800

Total minor streets ....\$193,600

### 11. Trees and Landscaping

In laying out a new suburb it will be essential to plant some thousands of trees. All streets should have a line of these on each side at about 35-foot intervals. No suburb could be considered modern and attractive without them. In this particular case they will serve a utilitarian purpose as well. Most of the Housing Area has been completely denuded of trees in the past and is somewhat too open. Lines of houses will transform this situation by breaking wind and snow drift; but a plentiful planting of trees will in time very greatly increase this effect as the trees will be more numerous than the houses, and higher when at full growth. The valley can by this means be made as comfortable and sheltered an area as the Waterford Valley, for example, where drifting of snow seldom occurs. The sheltering effect of buildings may be realized by comparing winter conditions on Lemarchant Road with those prevailing thirty years ago.

should be done in the early stages  
As much planting as possible

of the scheme, as it will be ten or fifteen years before trees grow large enough to produce a shelter effect.

Some grading and grass-planting will also be necessary after the completion of engineering operations. While cost of tree planting can be estimated, the extent and cost of cleaning up and grassing can hardly be more than a guess at this stage.

Estimate (to be borne by City) ... ..\$10,000

### 12. Contingencies.

Estimating has been done as closely as possible; but in view of the uncertain state of prices and other factors it appears desirable to put down a small sum for unforeseen expenses. We suggest:—

Estimate (to be borne by City) **Contingencies** .....\$50,000

### 13. Engineering.

If work is done by contract it will be necessary for the Housing Commission to have an independent supervising engineer. If it is done by the Commission it will be necessary to have a managing and operating engineer. In either case some assistance will be required, including assistant engineers, clerks of the works, surveyors or other such persons. It appears that some early house-building had better be done under engineering supervision rather than by contract, so that we may obtain precise knowledge on costs.

Customary engineers' fees in Canada and U.S.A. for management and operation of work are about 7% of cost. This figure must be added to the cost of houses, sewers, streets and water mains. This is very reasonable, and probably much less than a contractor's profit.

Estimate (to be borne by City) ... ..\$ 88,000

### 14. Summary of the

#### Estimates:

1. **Cost of Land** ....\$674,000

2. **Cost of Sewerage:**

Fixed items . . . . \$ 83,900

Network for three initial developments.. .. 129,500

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213,400



**3. Cost of Water Lines:**

To serve 600  
houses .... 73,000

**4. Cost of Streets and Roads:**

New Main Street .... 153,300  
Improvement of radial roads ... 133,600  
Minor streets for  
about 600 houses .. 193,600

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480,500

**5. Initial sum for.....****House Construction**

(see separate  
Chapter) .... 500,000

**6. Cost of Trees and**

Landscaping ..... 10,000

**7. Contingencies .... 50,000****8. Engineering .... 88,000**


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Total .... \$2,088,900

These estimates are based on the assumption that there will be a capable and energetic engineering organization with adequate machinery, and that labour will be efficient. They will not be realized by any slack or leisurely methods. As to the organization, it will be for the Housing Corporation to see that it is capable and "snappy." As to the labour, we believe that the building Unions, knowing that we are working not for profit but for the benefit of the City and especially of low-income citizens, will give favourable treatment and good work.

**15. Countervailing Receipts and Probable Receipts against the above Expenditures.****LAND SALES**

Price of houses will include cost of land and will be paid by pay off cost with interest. See **Third Interim Report**. By the time 2400 houses have gone into the area there will be in course of payment at interest 2400 lots at say \$350 minimum—\$840,000.

**HOUSE CONSTRUCTION BONDS**

As soon as houses are built and tenanted, tenants will begin to instalments with interest. See **Third Interim Report**. Thus within two years at most the first bonds will become interest-bearing and saleable by Government and Council if desired.—\$500,000.

**TAXES**

Taxes on existing houses which will be brought within City area; per year \$9,000. In 25 years \$225,000.

Tax Revenue from new houses will increase steadily. 2400 houses at an average of \$3,500 at present rates will over 25 years pay taxes of about \$2,000,000.

Tax Revenue from shops, from larger and costlier houses erected by private enterprise, etc. (?)

(It is to be noted, of course that, besides main streets and sewers, we have proposed local sewers for 1200 houses only, local streets and water for 600. Thus before realization of lands and current taxes can come from 2400 houses we shall have to put in local sewers for 1200 and local streets and water for 1800 as follows:

Local sewers for 1200	
houses ....	\$129,500
Local Streets for 1800	
houses ....	580,000
Water service for 1800	
houses ....	219,000
	<hr/>
	\$929,300

These services, however, should not be required for a number of years. They are noted here at present costs; but cost of cement, pipe and other necessities will probably have fallen sharply by that time, and the cost should be reduced much below the above figure of \$929,300.)

Looking at the whole picture we see total costs of about \$3,000,000 over a number of years and total returns of not less than \$3,500,000. Maintenance should be low for a good many years on a newly equipped area. Interest charges will be less if the demand for houses is acute and the growth rapid. There will not be the profit that at first sight appears, because even on a newly equipped area services such as lighting and garbage collection have to be carried. Our point is merely that the \$2,000,000 will not by any means be lost; there is much money to come back. On the whole it would seem that the City stands to gain, or at worst to come out square, while deriving all the advantages of the

scheme; and that the Government also should get its money back, while helping to solve the housing problem.

#### 16. Possible Reduction of Taxes in Present City Limits.

This is unlikely to occur; because although we shall be taking some families out of the present City Limits into the new area—

(a) There are more families in the City than houses. The survey found 5700 families in 4613 houses. Additional houses are wanted.

(b) Therefore if we build 1200 new houses they are not likely to release anything like 1200 old houses. If they release 600 we shall be doing well.

(c) And at least the first 1000 old houses released, and condemned, will be such that they have very little taxable value now, and will hardly be missed.

(d) If the general standard of housing is raised, housing as a whole will have more taxable value.

(e) Improvement in the morale of the population will increase the community's earning power, and tend against waste and uneconomic action of all kinds.

#### 17. Suggested Division of the Immediate Costs.

##### CITY—

##### Unrecoverable Expenditure:

Outfall and Main Sewer	\$83,900
Main Streets within present City Area	46,800
Trees and Landscaping	10,000
Contingencies	50,000
	<hr/>
	\$190,700

##### Long Period Advances, ultimately Recoverable:

Half cost of land	.....	\$337,000
Local sewerage in new Housing Area	.....	129,500
Water Supply in new Housing Area	.....	73,000
Minor Streets	.....	193,600
Engineering	.....	88,000
		<hr/>
		821,100

##### Short Period Advance:

Half advances for house construction	....	....	....	....	\$250,000
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Grand total for City ....\$1,261,800

##### GOVERNMENT—

##### Unrecoverable Expenditure:

Main Streets or Highways outside present City Area	....	....	....	....	\$153,300
Radial Highways	....	....	....	....	86,800
					<hr/>
					\$240,100

##### Long Period Advances, ultimately Recoverable:

Half cost of Land	.....	....	\$337,000
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##### Short Period Advances, recoverable within two years:

Half advances for house construction	.....	....	....	\$250,000
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Grand total for Government ....\$827,100

#### 18. Reasons for Division.

It is clear that Government should contribute something towards the improvement of the state of the Capital. This was recommended by Lord Amulree's Commission. The general state of one-fifth of the population of the Island cannot be a matter of indifference to the Government. Improvement in the City's morale will in time have effect throughout the Island.

The sum of \$240,100 does not seem an unreasonable contribution to ask. And the request is that it be expended on streets which are through highways in any case, and are at Government's charges now, in so far as they exist.

Apart from this outright expenditure, the larger sums asked for are by way of advance, and ultimately recoverable.

#### 19. Importance of Circumferential Road as a By-Pass.

It is submitted that the new circumferential street should be regarded as part of the national highway system. The Torbay Airport will, in the future, become a traffic centre almost as important, perhaps quite as important, as the Railway Station. Improved means of access to the Airport from the City are being provided by the improvement of the



Torbay Road. Means of access from the outer parts of the country, by-passing the town, will be provided by this new road, which links with the Kenmount Road and provides a very direct line towards Conception Bay, Argentia and all other outside places. It will relieve the narrow City streets from much traffic, and will also relieve the main western roads of exit from the town. Much military traffic will also probably by-pass the town.

#### 20. Original Financing.

It is recommended that—

(a) **Unrecoverable expenditure** be found in cash by Government and Council.

(b) **Long Period advances** be made by Government and Council taking shares in the Housing Corporation. Bonds would cause interest to accumulate too early against the Corporation.

(c) **Short Period advances** be made by Government and Council taking bonds of the Housing Corporation, free of interest for two years, but thereafter interest-bearing. These they could market later if desired.

For the amounts see Paragraph 17.

#### 21. Further Financing.

It is assumed that, once the groundwork of the scheme has been laid, the first lot of houses built and occupied by sound tenants, the demand proved and generally speaking, the scheme successfully launched, further construction will be financed by borrowing from time to time on the Corporation's bonds, secured on all its property. This may be possible even without guarantees, and will certainly be easy with them.

#### 22. Cancellation of City's Statutory Debt.

Under Sec. 276 of the St. John's Municipal Act, as re-enacted by Sec. 12 of Act No. 12 of 1937, the City is held chargeable in its corporate capacity with a portion of the Consolidated Debt of the Colony amounting to \$1,000,000, with interest at 3% per annum.

This debt is what remains from a series of dealings between the City and the Government extending over the last fifty years, the details of which transactions,

running back as far as the Great Fire of 1892, are in many cases obscure and hardly known with accuracy to anybody.

The Government in fact carries the whole public debt, and the arrangements for sinking it and to say that the City is charged with this part of it is hardly true. It would be more correct to say that the city is charged with an annuity of \$30,000 in favour of the Government. If the Statute simply said that in any accounting between the Government and the Council the latter was to be debited annually with \$30,000, the effect would be exactly the same as at present.

If this debt were cancelled, the City could readily borrow the necessary \$1,000,000 odd to carry out its part of the Housing and City Extension Programme, without being in any worse position than at present. Indeed, it would be in a better position, because the statutory debt is perpetual, whereas the new \$1,000,000 debt will liquidate itself over twenty years or so. Actually, a comparison of our City finances with those of near Canadian cities indicates that on its present revenues, with proper administration, the City could easily carry a debt, not merely of \$1,000,000, but of three or four millions, provided that these were largely expended in permanent improvements of a kind which would reduce upkeep (e.g., properly paved streets). Present City debts, apart from this statutory million, are negligible.

We understand that negotiations between the Mayor and Council and the Government with a view to the cancellation of the \$1,000,000 debt have been proceeding over the past two years, and have already reached an advanced and favourable stage. In our opinion the fact that this cancellation would facilitate the housing and city extension scheme affords a final and conclusive argument for it.

#### 23. The Interest Burden Small.

The total sum to be found, for permanent and temporary purposes, to start this scheme, is about two million dollars; a little



more than half by the City and a little less than half by the Government.

The interest charges to carry loans of this amount are at 3% about \$60,000 a year.

Even if the money were all to be written off, and a sinking fund had to be provided at another 3%, the cost would be only about \$120,000 a year between the two authorities concerned. But, as has been shown, most if not all of the money will come back.

It would seem to us hard if these two authorities could not find this sum to start what may be a revolution in the condition of our City. And, to encourage those to whom sums such as two millions seem frightening, let us offer a little more simple arithmetic, such as we offered in our Third Interim Report.

2500 newly housed wage-earners, if they averaged an income of \$1,500 a year each, would earn in one year \$3,750,000; and in 25 years \$93,750,000. If they averaged only \$1,000 a year each, they would earn in one year \$2,500,000, and in 25 years \$62,500,000. These are facts that do not always occur to one's mind. Anyone who reads and checks them will feel less alarmed at an expenditure of two or three million dollars in their behalf.

#### **24. Social Value of the Scheme.**

In this chapter the scheme has been treated as a profit-and-loss proposition. But we must not lose sight of its necessity and social value. Even if it were definitely a losing proposition instead of a paying one, the effort must still be made.

### **CHAPTER IV.**

## **THE SITUATION AND POLICY AS REGARDS HOUSE CONSTRUCTION**

### **1. Present High Cost of Building**

From evidence taken from contractors and others we are of opinion that the cost of residential building is at present up about 75% over pre-war costs. Factors in this are: very high cost of local lumber; higher cost of labour; reduced efficiency of labour owing to the dilution with semi-skilled or unskilled men

brought about by recent acute demand; high cost of all imported materials. Thus, whereas before the war a very good small house could be built for \$3,500 and a very good small cottage for say, \$2,500, the same buildings today would cost \$6,125 and \$4,375 respectively.

### **2. Possibility of Reducing Costs.**

These prices were, and are, of course, profit-making prices, based on single-house construction, and as a rule not controlled by close architectural design or close engineering consideration of costs and problems. It is thought that a non-profit corporation using the best architectural and engineering advice, building houses in large lots and buying accordingly, and applying those principles of organization familiar in projects controlled by skilled engineers, could do much to shade these costs down, or to put the given values and qualities up, which comes to the same thing. There is little doubt that the apparent superior speed of certain non-local builders using local labour is due to their carefully worked out organization and supply system. It is possible also that a housing organization could count on a specially favourable attitude on the part of the building trade unions.

### **3. Possible Factors in Reduction**

It would seem that the end of the war in the Atlantic region in 1944 may reasonably be hoped for. Once this comes, present abnormal prices of local lumber must come to an end. Increased efficiency of labour may be looked for as soon as the war is over as the degree of dilution with semi-skilled and unskilled men will rapidly decrease, and it may be possible for a housing organization to start up almost entirely with competent tradesmen. Well-paid, skilled men, under skilled management, given goodwill on both sides, produce the best results. Imported materials will doubtless take some time to return to reasonable price levels but at least a gradual reduction in cost may be hoped for. It is pointed out that the present high duties on bathroom equipment, i.e.



baths, toilets and wash-basins, with their fittings, operate in a manner directly contrary to the public interest, which is to secure sanitation, cleanliness and general hygienic conditions. The grievous scarcity of baths and toilets in our present housing has been pointed out in the Third Interim Report. We recommend that the Government take under consideration the reduction or abolition of these duties. This would produce a substantial saving in construction cost.

#### 4. Cautious Policy

We shall therefore have to recommend a cautious policy bearing in mind (1) that there are a substantial number of customers for the better class house who would rather pay out some of their accumulated savings now than wait indefinitely for accommodation, even though they know that present prices are high, (2) that every house built for them releases a house in town, and improves the housing situation, (3) that we cannot go extensively into the construction of the minimum cottage for the poorest classes until prices have fallen a good deal, (4) that it may be best in the interests of the poorest classes to hold off to a certain extent until land begins to fall vacant in the town area by reason of condemnations and otherwise; because it will be best for them if we aim at building for them where they will have less need to pay transportation fares, (5) that building in the town area may be supplemented by improvement of surroundings and re-conditioning of substandard houses, (6) that the development of the housing scheme, by increasing the supply, will reduce rents and the prices of land in town, and render the provision of cheap houses much easier later on, (7) Nevertheless, of course, in so far as the poorest classes themselves desire to move into the suburbs, getting the advantage of better surroundings and gardens, and being prepared to pay the price in street car fares and in extra walking, we must try to give them what they want. Again, there are those among them whose employment is such that

they have not to be in town daily at a fixed hour, and therefore the extra distance is of less importance to them.

#### 5. Suggested Policy.

The following policy is therefore suggested. We should aim at putting a few houses up at once, as soon as sewer connection is available or in immediate prospect. Let us propose, as a first instalment, one hundred houses. A majority of these should be of the better type, say \$5,000 or more. It seems likely that these will be at once snapped up, and preference may be given to those takers who can put up the most cash. Thus for example, if we averaged half cash, our money provided to put up eighty houses would stretch to put up one hundred and twenty. But a number of the houses should be attempts at the cheapest possible small cottage, consistent with good quality and the provision of a complete bathroom. After applying every possible device and scheme to produce a modern minimum cottage at the lowest price consistent with quality, we shall have precise data available from which the cost of reproducing these can be calculated in advance at any level of prices. We shall also have determined the suitability and popularity of the various plans and devices we can introduce with a view to general convenience and economy of maintenance and operation. We should also experiment with block or multiple housing for rental only. In any case, say 100 to 140 houses will probably be all that can be achieved the first year, in which sewer and road layout will constitute a heavy season's work.

#### 6. Possibilities for 1945.

Having thus tested the market for houses and the possibilities of design and construction, we shall be in a position in the second year (1945) to do construction on such a scale as circumstances may dictate; and as prices fall, the moment when the minimum cottage or rental flat comes within reasonable financial reach of the lower paid worker should mark the stage when construction of that class begins on a considerable scale, whether in suburban or in town areas.



## 7. Encouragement of Independent Building

It is hoped that surroundings in the new suburb may be made such that a demand for sites will arise on the part of people of means who do their own building. This should be encouraged. It will raise standards and decrease monotony of size and design, and there will be plenty of sites for all. Sites should in any case be made available to the independent builder, big or small. The more he does, the less we shall have to do. He will have, of course, to comply with reasonable requirements as to design, compliance with building codes and maintenance of surroundings and amenities. A measure of zoning will be desirable.

## 8. Experimental Methods.

Early construction should be carried out by "days-works" under close supervision, to determine costs. Later work may or may not be done by contract.

Our suggestion that the Corporation build the first small lot of houses itself, under strict engineering management, is not meant to indicate that it should be the policy of the Corporation to cut out local builders. This would not be fair. Many of the local builders are quite efficient, and reasonable in their prices. But a corporation entering on what may over the course of years develop into a very large building scheme should at the outset do a limited amount of work direct, so that it may ensure that capable engineering talent is directed to the problem, that the organization is good, that the cost of every plank and brick is precisely known, and that all modern devices to increase value for money are applied as far as circumstances will permit. Having in its hands the cost and quantity data thus obtained, the Corporation will thereafter be in a position, if it puts up future work to tender, to know that it is getting sound estimates and allowing only fair profit. Quantity and cost estimating is not the strongest point of the local building trade, as is shown by the extraordinary variation in tenders on local jobs. The application of this system by

the Corporation at the outset may in the end prove a benefit to the more competent firms in the trade.

## 9. Number of Bedrooms Required

A preliminary study from our questionnaire suggests that the working classes require accommodation in the following proportions:—

1 and 2 bedrooms ....	20%
3 bedrooms ... ..	52%
4 bedrooms .. ...	21%
Over 4 bedrooms ....	7%

Naturally, in cases where more than three bedrooms are required, there is often more than one wage-earner.

## 10. The "Slum Clearance" Problem.

Members of the Commission of Government and others have asked us what we can propose about "slum clearance". By this they mean, as we understand it, what can we do about the immediate pulling down of the worst slum houses and the rehousing of the people now living therein. Our scheme, as they see it, involves the building of many houses, but to a large extent for those who can afford to pay for them, at once or by instalments, and a great deal of this may have to be done before the people in the worst slums, many or most of whom cannot afford to pay much, get relief. Let us discuss the pros and cons of this question.

## 11. The Ideal Position as to House Occupation.

We are told in British and American books by housing experts that a town is in the ideal position as regards housing when about five per cent. of houses are vacant. This keeps rents and land prices at a reasonable level, and gives the population a chance to shift about. The tenant will then pay and the house owner will get the fair value of the accommodation; but the house owner will not get a scarcity value for his house, which he ought not to get and the tenant will not be in the position that he is desperate and can be "held up" for an unreasonable price or rent.

## 12. Our Actual Position.

There are, at a guess, about 8,000 houses in the community, including the close-up suburbs. We



have no exact count on the suburbs, except in the "Housing Area" (275 dwellings), but we guess that there are about 1,000 in all in the close-in suburbs. There are exactly 7,005 dwellings in the City Limits (City Assessor's figures). Of these we examined in our survey 4,613. But, so far are we from having 5% of houses vacant, that we have apparently not less than 1,500 families in excess of the houses in the community. It is no wonder that houses have a scarcity value.

### 13. How Far Have We To Go?

That seems to mean that we must put up at least 1,500 houses in order to get to the position of one family per house. But if we have also to pull down about 1,000 houses unfit for habitation, we must put up at least 2,500 houses to get one family per house. The worst slums, then, cannot all be pulled down until at least 2,500 houses have been built.

### 14. Outsiders Now in the Town.

We cannot get accurate figures on this without a census. But it looks as if the effect of the influx of outsiders is not as great as is often supposed. For example, families of naval ratings stationed here are 242; not a great proportion. Naval personnel living out of barracks are but a small number compared to a total civilian population of 65,000; (we have the figures), and these are lodgers, not family men, so far as this City is concerned. The St. John's Carpenters' Union is stated to have about 900 members at present, of whom 300 to 400 are the old-standing carpenters of St. John's. Of the 500 to 600 others, presumably outport men in the main, most would be lodgers only, and probably most outport men now in town are in as carpenters. Again, construction in town for the armed forces is long past its peak. These indications, the only ones we have available, go to confirm our view that our overcrowding problem is largely a permanent local one.

### 15. Problem of Temporary Accommodation.

If then we were asked to-day to pull down slum houses and re-

build for their occupants, supposing that could be done, we should have to find temporary accommodation for the occupants. But that cannot be found except by building, and any decent temporary accommodation would cost to build nearly, if not quite, as much as the new houses themselves. And on what land is it to be put? And what price would to-day be asked for that land? Where is there any sewered land that could be got for the purpose in the City Limits? (After the war we might get some disused military barracks cheaply for this purpose. But there would still be some expense in adapting them for even temporary family use. They are not designed for that.) The real problem is shortage of sewered land. That is why we are proposing an extensive new sewerage system in the Northern Suburb.

### 16. Problem of the Classes of Accommodation.

But there is still this further problem:

The 4,613 houses which we roughly graded come out as follows:

Class A. Excellent	260
Class B. Good	736
Class C. Fair	1,867
Class D. Tolerable but poor, and better replaced	1,000
Class E. Bad; ought to be condemned at an early date	525
Class F. Very bad; ought to be condemned at once	225
	<hr/> 4,613

But consider the position here shown as regards bathroom and sanitary accommodation. If we describe these classes in plainer terms they would be as follows:

- A. Luxury—5.6% (100% bath and sewerage).
- B. Good—15.9% (100% bath and sewerage).
- C. Fair to poor—40.5% (99.9% water and sewerage; 38.5% bath).
- D. Semi-slum—21.7% (92.8% water and sewerage; 10% bath).
- E. Bad Slum—11.4% (44% water and sewerage; 08% bath).
- F. Wrecks of Houses 4.9% (21% water and sewerage; 0.4% bath).



In other words, 38% of our housing is in the semi-slum or slum class.

Now, the poorest house a modern housing authority could build would have good design, good layout; good light and air, sound foundations and walls some sort of heating, some insulation for heat economy and comfort, plastered or insulating-board inside walls, a complete bathroom with hot and cold water, clean, decent and attractive surroundings, with some grass and trees. No authority could build otherwise. To build cheap crowded shacks is merely to make a new slum in a few years.

But the trouble is that, on account of our very low all-over standard of housing, this house, though small, would be practically equal to Class B, better than 61.5% of Class C, and better than 65% of the population have today. Could a housing authority, therefore, set about a wholesale process of jumping the 16% of people now in Class E and F houses over the heads of the much larger numbers now in Class C and D houses? It would hardly seem just. The widow and orphan, the crippled and sick, who have no money, we have always with us. They are a separate problem. The "unlucky" able-bodied are, in times of good employment, sometimes responsible for their own "bad luck." Broadly speaking, the working man to whom the world is willing to pay \$2,000 is a better man in some way than those to whom the world will pay only \$1,200 or \$800. He has earned more and deserves more, or he would not be getting it. And anyway, he pays more of the taxes which have to finance these things. He cannot be passed over. (Of course it must always be remembered that not all those in Class E and F houses are there because they cannot afford anything better; some are there because they cannot get anything better, though they could pay for it. Some of these will apply for new small houses in the suburbs.)

#### **17. The Housing Corporation Must Have Its Way.**

Then further, the Housing Cor-

poration, though not seeking or making profit, must pay its way. It will be working on borrowed money. It must pay its bond interest. It must operate in a businesslike way. It will set its rents as low as it can; but tenants who fail to pay their rent must be kindly, firmly and promptly thrown out. It will not be, and cannot be, a charity organization, unless someone pays for the charity. The widow and orphan, the crippled and the sick must have their rent paid for them by the Government, the City or somebody; the Corporation could not pay it or give houses for nothing. The best it could do would be to run a mutual insurance scheme among its tenants against unexpected family disaster.

#### **18. No Miracles to be Expected.**

In brief, the Housing Corporation will not inaugurate a wonderful era of free houses for everybody. It will not find a way whereby a person with no income can have a good house, unless other people, through their Government, pay for it. It will not set all the injustices of this world right. These things are beyond a Corporation operating on borrowed money. It will merely seek to build a great many houses, because there are not enough; and as there come to be enough, after pulling down the worst, the people will shuffle and deal for themselves all the houses new and old, according to their own means and fancy, finding their own level.

#### **19. Division Into Classes Undesirable**

It is necessary, or at any rate most desirable, for a Housing Authority to avoid a division into classes; if it can provide grades of accommodation at different prices and let the people shuffle and deal for themselves, that is best. For example, suppose you put up two apartment buildings. One is subsidized by the Government, that is, partly paid for, for what we call the poor. The other is somewhat better and is not subsidized, and its rents pay its way. A young man and his wife, who are poor, live in the subsidized building. He gets a raise in salary, or begins to do a bit



better. You have then to turn him out and say "This building, helped by Government funds, is not for such as you. You can pay your own way". He may be quite content to stay, but he is penalized because he has done well. This is not good. Besides, you have to be continually enquiring into the income of your tenants, and this again is very undesirable. Again, suppose you build a few streets of small houses partly with Government funds, and other streets with ordinary commercial borrowed funds. Is the first lot to be known as the pauper district? And are you to enquire yearly into the income of the tenants, and turn those who have improved their financial position out to find a place elsewhere? This is one of the acute problems of public housing, and this state of affairs must be avoided at all costs. The strongest efforts must be made to obtain, by construction, reconditioning and private enterprise, accommodation at all levels of cost, including the lowest, and leave the people to find their own levels in these as independent citizens. And is the lowest priced accommodation which can be found by any of these methods is still too dear for a few, then the public, through its Government funds and its taxes, must assist them to pay their rent. There is no other logical solution except to allow them to build shacks, as they do now, in the outskirts of the town and live under unhygienic conditions which it is our aim to abolish.

## 20. Policy for the Poorest Classes.

What then can we do for the poorest classes in the worst houses, those whose condition is most urgent and most appealing?

FIRST, if we build enough houses for those who can afford to pay, now or by instalments, more houses in town in the lower grades will become available for rent, and rents, now based on scarcity, will tend to fall. Even if a rich man builds for himself, on his own funds, a house in the suburbs, that sets free one more house in town. Everybody can, so to speak, move up one step.

SECOND: many of the poorer

houses in town can be brought up to a decent standard if their owners can obtain cheap long-term reconditioning loans from the Corporation.

THIRD, The Corporation will make sewered building land much cheaper than at present, thus encouraging private building.

FOURTH: The Corporation, while building for those of limited means who can afford it (not, of course, for the well-to-do) will experiment and see what is the very best that can be done in building the very small house on the most economical basis for the lowest-income classes; and if this cannot be got low enough at present it should be possible to squeeze it down lower when costs begin to fall, as we hope, after the war.

FIFTH: The monthly cost of houses worked out in the Third Interim Report contains five parts or factors: a large factor for rental, a large factor for instalment purchase, and three small factors for taxes, insurance and repairs. If we cut out the instalment purchase factor in some cases, and charge a cost for rent only, with insurance, taxes and repair, we can make the monthly cost lower.

SIXTH: We are advised, on the basis of foreign experience, that we can build a family living unit for rental purposes more cheaply in the form of a flat or "apartment" in a block than as an individual separate house. Here is a further saving. Outright purchase does not, of course, apply where there is not a separate house; in these cases we must rent.

SEVENTH: If the system of building plenty of houses and leaving the people to find their own level turns out too slow, as it may do, in helping those in the worst houses, or if, as usually happens, those worst off tend to get pushed aside or trampled upon in the scuffle, we can perhaps attack the slum problem directly after the war by getting hold of some of the disused barracks and using them as temporary summer accommodation while we endeavour to rehouse the occupants of condemned houses on



the spot or elsewhere by the means, either of low-cost individual houses for rent or apartment flats for rent, indicated under the preceding paragraphs. By that time we shall have experimented and seen at what cost we can build this lowest priced accommodation, and what prospect there is of cutting down that cost with falling prices.

#### 21. This Policy not New.

Those lines of policy will be found indicated in the Third Interim Report, but they are here more fully explained, partly to answer the Government's question, partly to prevent confused or over-optimistic thinking and possible disappointment. However, no policy need be too rigid; and to attempt to lay down every detail in advance is unnecessary and even a mistake. Policies can be changed if necessary as experience is gained. At any rate the poorest classes, whose position is largely the cause of this whole movement, are bound to be better off if there is an organized body seeking ways to meet their needs than now when they are left to their own devices. Some answer can be found to every problem as we go along.

### CHAPTER V

#### THE TRAMWAYS POSITION

1. The Newfoundland Light & Power Company, Limited, is controlled by International Power Company, Limited, the stock of which is widely distributed. Mr. I. W. Killam of Montreal is president of the Company. Through International Power Company and other companies Mr. Killam is interested in various utility and power operations in Canada, the West Indies, South America and elsewhere.

2. The Chairman and Vice Chairman of the Housing Commission met Mr. Killam while in Montreal in the summer of 1943. They also met Mr. H. J. Symington, K.C., a Director of International Power Company and, next to Mr. Killam, the most influential man in the organization.

3. This interview was at the offices of the Montreal Engineering Company, Limited, St. James Street. Montreal Engineering Com-

pany is an engineering, construction, operation and management company which supervises the operations of the companies in which Mr. Killam is interested, and in addition acts in a consulting and supervisory capacity to various other companies. Besides Mr. Killam and Mr. Symington, there were present at the meeting Mr. F. Krug, General Manager of Montreal Engineering Company, who supervises South American properties and Mr. G. H. Thompson, who supervises the northern properties including Newfoundland Light & Power Company.

4. At the request of the visitors, it was agreed that a man should be sent to look into the tramways situation here. Accordingly in early October Mr. J. B. Hayes, Manager of Nova Scotia Light & Power Company, Limited of which the Halifax Tramway system forms a part, came to St. John's for three or four days. Mr. Hayes is a past President of the Canadian Transit Association and is a leading tramway authority in Canada. Interviews were had with him and our views explained and he was driven round to view the country.

5. Shortly after the beginning of November Mr. Thompson came here. Several interviews have been had with him; our views have been explained and he has examined the City with which he already had some acquaintance.

6. He was given an idea as to our desires as to the new tramlines and shown estimates prepared by our consulting engineer Mr. A. E. Searles, which indicate the capital cost to be about \$350,000.

7. Mr. Thompson and Mr. Forbes-Roberts, the local Manager, have been studying the question for the past week or two and had a concluding interview with us on November 19<sup>th</sup> when the subject was discussed from various angles for about three hours.

8. Mr. Thompson has asked whether we can give him time until a little after the New Year when he will come here again from Montreal prepared to dis-



cuss the Company's position in detail. While we are anxious for an earlier answer we can hardly do otherwise than agree to this, as it is obvious that Mr. Thompson cannot act as a plenipotentiary or bind the Company at this stage. When he comes again he will be prepared to discuss the whole question of the future of the Company, including extension of franchise, rates, tramway extensions, fares, taxation position, the question of Mobile water-power and, indeed, all angles of the Company's enterprise, the idea being that in view of the fact that the City has the right to buy the enterprise at any time after August, 1946, it is well to review the situation now and come to agreements in relation to a further term of franchise.

9. It being pointed out to Mr. Thompson that we desired to be in a position to say something definite to the Government and Council in November 1943, inasmuch as the question of tramway extension is closely bound up with our Housing programme, it was decided that we could say at this stage that there was no insuperable obstacle to the carrying out of extensions to service the area in which the Housing development is to take place; that while a variety of points will come into the negotiations it should be possible to come to a conclusion satisfactory to all parties; that Mr. Thompson is of the opinion that the extensions will not be self-supporting, certainly not until the Housing scheme has assumed considerable proportions, but that it is not impossible that the Company will contemplate the operation of the extensions even at a loss, inasmuch as the Company feels it to be its duty as a Public Utility to give reasonable service to the public, and its general franchise is dependent upon its tramway franchise.

10. In view of the above it is suggested that we can proceed on the assumption that necessary tramway extensions will eventually be made on reasonable terms. It is to be understood, however, that it will be impos-

sible to carry them out until the situation in respect to steel and machinery becomes easier.

As the question of the transportation position forms necessarily an important part of any Town Planning or Housing programme, and as in view of all the circumstances the financial position of the Company is an important factor, the Housing Commission has thought it right to take evidence on the point, and the accounts of the Company, prepared by Montreal Engineering Company, Limited, at our request, have been put in by the Manager, Mr. Forbes-Roberts, as part of his evidence on oath.

12. It will be necessary for Government to consider the question of the admission, free of duty, of steel rails, tram-cars, and apparatus generally for the new installations, as all calculations of cost are being made on the duty-free basis. It would be in accordance with the past policy of the Government if materials for new mechanical installations were admitted free of duty. This is especially the case where a company is requested to put in installations for the public benefit which may be unprofitable either permanently or for a period.

## CHAPTER VI

### SUGGESTIONS AS TO RELATIONS BETWEEN CITY AND CORPORATION, AND AS TO THE METHOD OF CARRYING OUT WORKS

#### 1. Definition of Housing Area.

The Housing Area to be as hereinbefore defined.

#### 2. Area to be added to City.

The area to be incorporated in the City by Statute. The City's control of building for one mile outside the City Boundary to be correspondingly extended.

#### 3 Master Plan to govern Development.

The Master Plan of the area in preparation by the Housing and Town Planning Commission should, after being settled and approved by the Council and the Government, be given statutory authority; and thereafter all developments in the area, public or private, must be in accord with such plan.



#### 4. Lands to be held by Corporation.

The lands expropriated should be held by the St. John's Housing Corporation, which will hold and manage them on behalf of the City, and will develop them according to the Master Plan as and when required for housing and local amenities.

#### 5. Provision of Normal City Services.

Upon the area being incorporated into the City, the City will become responsible for the maintenance of sewers, water supply, streets, etc., and will supply normal services, such as street lighting and garbage collection.

#### 6. Position as regards Taxation.

The City will assess and tax in the ordinary course:

- (a) Buildings, present or future, on private lands in the area.
- (b) Privately erected buildings not financed by the Corporation, on lands leased to the builders by the Corporation.
- (c) Buildings erected by the Corporation in respect of which final payments (except any peppercorn rents) have been made to the Corporation.

The City will collect the taxes on the above.

The City will assess and tax buildings erected and financed by the Corporation which are being paid for by periodical instalments, or are being let at rent by the Corporation; but in these cases will not collect. Taxes will be included in the instalments or rents collected by the Corporation from the tenants, and will be paid over to the City. Neither the City nor the Government will tax the Corporation or its property in any way.

NOTE A. The reference to leases and peppercorn rents above are based on the fact that the Corporation will probably not sell any land whatever, but will make leases for appropriate periods: in the case of residences probably 99 years; and will reserve a peppercorn rent in order that it may be able to insert a few covenants designed to maintain the character and amenities of the several areas.

NOTE B. As the Corporation will be a non profit one acting as

trustee for the City and administering public funds and carrying out public functions and as any profits which it may make and surplus funds which it may hold will be transferred to the City if and when it ultimately completes its work and winds up, it is not an appropriate subject for taxation.

NOTE C. In cases where the city would assess a private landowner it will not assess the Corporation. The latter, however, being a quasi-municipal body itself, may in its discretion make additions to the prices charged for houses and land equivalent in whole or in part to such assessments. In other words, in the case of tenants of classes who can afford it, the cost of house services, sidewalks and the like may be incorporated in the price. On the other hand, in the case of the poorest classes, it may be necessary to dispense with this in order to get the costs down to the lowest levels. The Corporation, as being in effect a managing body controlling the area on behalf of the City will consult with the City on points of this kind before settling any policy.

NOTE D. The prices for land which the Housing Commission has in mind would ultimately bring back profit sufficient to pay back much of the cost of the sewer and road systems. See Chapter 3. The taxes on existing buildings in the area will go far towards paying interest on the cost of sewerage, without taking into account future buildings.

#### 7. The Initial Street and Sewer System.

The Corporation will carry out the construction of the initial street and sewer system, the Government and Council contributing their shares to its funds as may be agreed. This system will be sufficient to provide for the Corporation's building requirements for a number of years, the number depending on the acuteness of the demand for houses.

#### 8. Extension of Street and Sewer Systems.

After the initial street, sewerage and water programme the



Corporation will, when it runs short of building sites, apply to the City from time to time for the completion and sewerage of further streets needed for housing or for funds to provide the same; provided that the Corporation may also do work of this kind, if its funds allow, upon its own lands.

#### **9. Creation of Amenities.**

The Corporation will undertake and control the planting of trees, shrubs, hedges, etc., the decoration of open spaces and the development of parks, recreation grounds, swimming pools or other municipal amenities in the area. All of any of these as completed may at any time be passed over to the City by mutual agreement.

#### **10. Mutual Relations.**

The Council and the Corporation, neither having any interest but that of giving the best possible service to the public, will co-operate in every way in the carrying out of their respective objects, and will require their officials to do likewise. They will consult regularly on all matters of mutual interest. In case of any radical differences on policy, in order that they may not come to acting at cross-purposes they will refer the point in dispute to the Governor in Commission, accept his decision and co-operate thereafter in accordance therewith.

#### **11. Ultimate Dealing.**

The time will eventually come when the Housing Corporation will have finished its work, disposed of its property to householders, completed the development of the area and satisfied the demand for housing. It will then pass through a stage in which its work will consist merely in the collection of payments from tenants who have a debt still outstanding, together with some attention to repairs, etc. When the last payments from the last tenants have come in, it will be a matter for legislation authorizing the winding up of the Corporation and the transfer of its remaining assets to the City. This conclusion, however, is probably at least forty years away. It is

mentioned now merely to indicate the ultimate development. In the meantime, however, should the Corporation find itself in possession of any surplus funds for which it has no probable demand, it should apply these as far as practicable to the retirement of liabilities of the City arising out of the development of the Housing Area.

#### **12. Matter to be left in Non-rigid Form**

As we are entering on an untried field, and as it may be assumed that both Council and Corporation, both being interested only in benefiting the public, are unlikely to find points in difference which they cannot settle, no attempt should be made at this stage to draw up any rigid statement of proposed action or policy, beyond a loose indication such as the above. It must be left to the commonsense of all parties to develop the scheme by experiment and in the light of experience.

### **CHAPTER VII**

#### **DATA ON POPULATION OF ST. JOHN'S**

1. The Department controlling rationing gives the present civilian population in the City area as approximately 58,100.

2 Mr. E. B. Foran, City Assessor, gives the total number of dwellings in the City area, including new under construction, as 7,005.

3. Hence the approximate average number of persons per dwelling is 8.3. This may perhaps be reduced a little, but not much, for persons living in hotels, hostels, etc.

4. On the basis that there are in fact 275 dwellings in the Housing Area alone, let us estimate the total dwellings in the whole of the area extending say half a mile outside the City Limits as not less than 1,000

5. Assuming a somewhat lesser density of habitation in the suburban areas, by putting it at 7 per dwelling, (which in view of the acute demand for lodgings is probably not unlikely), instead of the 5.5, which would be normal, we may estimate a further 7,000 persons in this area.



## CHAPTER VIII

**Engineer's Report to Commission of Enquiry on Housing and Town Planning in St. John's. By J. W. Beretta Engineers, Inc., San Antonio, Texas. A. E. Searles, Vice-President, Consulting Engineer.**

### Introduction.

Subsequent to the preparation of its Third Interim Report dated June 3rd, 1943, the Commission of Enquiry on Housing and Town Planning in St. John's engaged the services of the writer to make the necessary engineering studies to determine the most feasible means of disposing of the sewage from the Northern Valley area, to prepare a Master Plan for the development of this area and to prepare estimates of the cost of construction of improvements in this area, such improvements to consist of a sewage collection system including interceptor and out fall mains, a water distribution system to serve the area, a circumferential road to serve as a direct route through the area, and radial and other streets to and throughout the area to be improved or constructed as the development progresses. Also to make suggestions regarding proposed tram way extensions into suburban areas.

Most of this information has been summarized in the Fifth Interim Report, and the information contained herein will supplement that of the above Report.

### 2. Discussion of Site.

The general site for the Housing development is what is known as the Northern Valley, which lies north and northwest of and adjacent to the City of St. John's. This valley is bordered on the west and north by a range of high hills that reach to an elevation of from 500 to 600 feet above sea level, whereas the ground surface in the portion of the valley to be utilized for the Housing Development varies in elevation from 100 feet to 250 feet above sea level. There is a low ridge that runs down the centre of the valley from the west to Rennie's River. The drainage from the northern slope of this ridge is into Leary's

6. Thus, for St. John's City and those areas which might reasonably be included in the City Limits (and in the case of the Housing Area, will probably be so included at an early date) we get a total population in the community of 58,100 plus 7,000, or 65,100 in 8,000 dwellings, about 8.14 per dwelling

7. Armed forces out of barracks are fewer in number than is sometimes supposed. Families of Naval personnel are only 242. In other cases the men are lodgers only.

8. Let us assume, at a guess, 5,000 as the number of civilian persons who will depart after the war

9. The net permanent population of the Community (City and suburbs) would then be 65,100 less 5,000, or 60,100. On the basis to say 5.5 per family, this population should have about 10,928 dwellings, as against about 8,000 at present.

10. Although the figure in paragraph 8 is only a guess, it is at least obvious that the Community is greatly under-housed.

11 Again: The Housing Commission's 1942-3 survey covered 4,613 houses out of 8,000. In these were found 5,700 families, showing a surplus of 1,100. On 8,000 houses, assuming the same rate, there would be a surplus of more than 1,900. We can probably, however, assume a lower rate, as the worst areas were covered first. Let us put it at 1,500. We thus need 1,500 additional houses, together with 1,000 to replace condemned or condemnable houses of classes E and F: total 2,500. But houses in class D, a much larger class numerically, are rated as "Tolerable but poor, and ought to be replaced", and class C has only 40% of bathroom equipment

12. Thus, by whatever road we approach them, the statistics suggest that 3,000 new houses is a fair figure to take into consideration if the community is to be adequately housed.



Brook and Long Pond, and that from the southern slope is into Kelly's Brook, and thence from both areas into Rennie's River, which in turn flows into Quidi Vidi Harbour. The slopes of the ground throughout the Housing area, with the exception of the South slopes of the Carpasian hummock and Robinson's Hill, are comparatively gentle and offer no insurmountable difficulties, but on the other hand add interest to a Housing development. There are, however, even on slopes that would ordinarily be expected to be dry, marshy areas to be found that will require proper drainage and filling before they can be utilized for Housing.

The floor of the Northern Valley seems to be composed mostly of glacial drift consisting of small gravel, sand and clay and, with the exception of the area along Rennie's River adjacent to Rennie's Mill Road and between the river and Smithville Road, there is very little sign of rock to be encountered in the development. The marshy areas mentioned in the preceding paragraph may, however, be due to a submerged rock dyke bordering the lower edge of these marshy areas which stops the flow of underground water and forces it to the surface. These dykes may be encountered in constructing underground utilities.

### 3. Housing Area.

The limits of the area to be utilized for the present proposed Housing development are described in the Fifth Interim Report and are shown on the small-scale map attached to this Report. It extends roughly from Empire Avenue to an east-west line near Long Pond west from Torbay Road to Stamp's Lane.

Over a period of years there has been a considerable amount of strip development along the roads through this area radiating from St. John's. This strip development has utilized approximately 20 per cent. of the total frontage along these roads and has to a large extent left undeveloped the back areas between these roads. This total undeveloped land within the Housing Area is approximately 722.3 acres,

of which 148.3 acres is frontages, based on a depth of 100 feet, leaving a back area of 574 acres, part of which lies idle and the remainder of which is utilized in varying degrees for agriculture.

The strip development referred to above is in general sufficiently scattered to permit access of streets to the back areas, but if allowed to continue uncontrolled would soon present a serious problem.

To demonstrate the close proximity of the Housing area to the business area of St. John's there is shown on the attached map a line roughly parallel to and one mile distant from Water Street.

A work map on which the lands within and adjacent to the Housing Area are divided into small tracts which are outlined and numbered and for which are shown the gross area and the undeveloped frontages on each of the roads that border each tract, has been prepared and is being left on file with the Housing Commission. Included with this report is a tabulation of the information shown on this map, extended to show the acreage represented by the frontage of each tract and the remaining back acreages. This information is as exact as could be determined from available data and, while sufficiently accurate for present estimating purposes, is subject to correction when surveys now in progress have been completed.

### 4. Master Plan.

A map drawn to the scale of 200 feet per inch has also been prepared and is submitted with this Report. This map is based on a photographic enlargement of the map of the environs of St. John's prepared by the Department of Natural Resources as of March, 1943, to a scale of 500 feet per inch. Superimposed on this map is the Master Plan of the proposed development of the Housing Area. This plan is divided basically into three satellite villages, village "A" between Torbay Road and New Cove Road near Mount Cashel, village "B" between Mayor Avenue and Rennie's Mill Road south of the Church of England Orphanage, and village "C" centred roughly on Lamb's Lane between Fresh-



water Road and Horwood's Road.

The proposed circumferential road passed through each of these villages and provides direct communication between them.

The plan of the different villages has been developed in accordance with modern practice to take advantage of the natural topography and existing roads in each area, to provide for an economic sewerage system and to provide an easy flow of traffic to radial and circumferential roads without encouraging through traffic on streets that will be gravel surfaced. Each village has as its focal point a small green and a shopping centre for the necessary community shops and services.

Each village will be served by tram line direct from the business section.

The attached small scale map shows the approximate location of each village and the tram line serving it.

It is contemplated that the development of the Housing area will progress from the centre of each satellite village outward as the demand and other conditions, including availability and cost of building materials and services, permit. The present scarcity and excessive cost of cast iron pipes will probably necessitate the confining of immediate development to areas close to existing water mains. The selection of sites for immediate development will also be affected to some extent by their proximity to interceptor or main sewers to be constructed preliminary to this development.

The Master Plan provides for from four and one-half ( $4\frac{1}{2}$ ) to five (5) building lots per gross acre of land including streets and school areas. This compares with approximately seventeen and one-half ( $17\frac{1}{2}$ ) buildings per gross acre in the portion of the City between Duckworth Street and Military Road from Cathedral Street to Ordnance Street.

#### 5. Sewers.

As mentioned in the Third Interim Report, there has been in existence for many years an uncompleted tunnel extending from the lower part of Temperance Street back towards Quidi Vidi Lake. With the assistance of Mr.

David MacFarlane, through the basement of whose house the tunnel can be entered, this tunnel was investigated by Mr. Claude Howse of the Department of Natural Resources, Mr. Edward Ryan of the City Engineer's Department, and the writer. It was found that the condition, elevation and alignment of this tunnel were such that by deepening it a little and straightening or rounding some sharp bends towards the upper end the tunnel could be utilized to good advantage for the construction of an outfall sewer from the Northern Valley near the head of Quidi Vidi Lake to connect to the existing City outfall line on Temperance Street. The existing tunnel extends a distance of approximately 585 feet back from its mouth towards Quidi Vidi Lake.

An interceptor sewer has been designed, extending from the upper end of the outfall sewer, following Rennies River to Portugal Cove Road, and Kelly's Brook to Mayor Avenue, from which point branch mains will extend up Mayor Avenue and along Kelly's Brook to serve the western portion of the valley including village "C" and part of village "D". Sewers from the remainder of village "B" and from village "A" will serve into the interceptor sewer at different points along its route. A plan and profile of this interceptor sewer and the outfall sewer has been superimposed on a reproduction of a plat of survey recently made by the Department of Natural Resources for this purpose. The plan shows the proposed route and the profile shows the size and shape of the mains required to sewer the total present and future population of the area. This plan and profile is being submitted with this Report and includes, in addition to the outfall and interceptor sewers the plan and profile of two branch sewers, one extending up Kelly's Brook to the Sand Pits Road and up the Sand Pits Road to Horwood's Road, the other extending up Mayor Avenue approximately one thousand feet thence westward and northward passing west of Burton's Pond and continuing to Irwin's Road and thence westward along Irwin's



Road to its intersection with the Sand Pits Road. These two branch mains will eventually receive all sewage from the portion of the present and future Housing Areas west of Mayor Avenue and are designed with sufficient capacity to serve this area.

All sewers are designed strictly as sanitary sewers for transporting household waste and do not have any capacity for storm drainage. It will be necessary to provide adequate regulations against connecting any roof drains or area-way drains to the sanitary sewers.

It is contemplated that storm waters will be disposed of by surface drainage to the existing brooks, ponds or rivers, and that provision for this will be made in the design of the streets.

In addition to the sewers shown on the plan herewith submitted, collecting mains and laterals will have to be constructed to serve the proposed development as the building of streets and houses progresses.

The entire sewage collecting system should be designed as soon as sufficiently close topography can be obtained over this whole area, and all sewers constructed should be a part of the overall plan, in order to avoid duplication and unnecessary expense.

The cost estimates included in the Fifth Interim Report are based on the use of concrete sewer pipe to be manufactured locally, and the use of modern mechanical equipment for trenching, back-filling, etc.

#### **6. Water Distribution System.**

A tentative layout of the water distribution system has been made in order to arrive at the approximate cost estimates given in the Fifth Interim Report. More careful studies of probable demands and corresponding pressure drawdowns will need to be made before a final plan is produced.

In order to permit an economical system to be designed and in order to prevent excessive drafts on the existing water supply it will be necessary from the outset to take the required steps to prevent waste of water. All new ser-

vices should be metered and all water used in excess of that normally required, say fifty to sixty gallons per capita per day, should be charged for at a moderate rate sufficient to cause the tenant to keep all plumbing fixtures in good repair and all faucets from leaking.

Since the present cost of 6" cast iron pipe for water mains is approximately three times its cost of four years ago, any long-range estimate of cost at this time can be little more than a guess. Given any reasonable return of prices to normal, however, and using modern equipment and constructional methods, the estimated cost set forth in the Fifth Interim Report should be more than ample.

Prior to any large scale construction of a water distribution system here, consideration should be given to the use of a suitable coating or lining for the inside of the pipe to prevent corrosion, which seems to be excessive in the existing system.

#### **7. Circumferential Road.**

A plan and profile of the proposed circumferential road have been superimposed on a plat of survey made for this purpose by the Department of Natural Resources. This plan is being submitted with this Report. No attempt has been made to set final grades for this road on the profile, since additional field work will be necessary before this can be done accurately. The information on this plan shows, however that no serious obstacles will be encountered in this construction and that the route as selected is feasible.

This road as planned will furnish a direct route from the Freshwater and Kenmount Roads to Torbay Road at Mount Cashel and will serve as a main highway through the Housing Area.

With this circumferential road completed, the Kenmount Road will become more important as a highway, and development along its route will be encouraged. a considerable amount of traffic now using Topsail Road, Water Street and New Gower Street, and causing congestion in these streets, will use Freshwater Road



as a direct route to the centre of the City, or will use the circumferential road and miss the congested areas completely. The construction of the proposed extension of Cashin Avenue to the west end of LeMarchant Road and the further extension of Cashin Avenue northward to intersect the west end of the circumferential road will materially increase the value of the circumferential road as a by-pass route for through traffic.

As planned, the circumferential road will have a right-of-way sixty (60) feet wide and the paved portion will be thirty (30) feet wide from curb to curb, having a strip on each side fifteen (15) feet wide for sidewalks, planting, utilities and drainage.

The estimated cost of this road as set forth in the Fifth Interim Report includes surfacing with a total of 8 inches of crushed rock base and asphaltic surfacing, also concrete curbs and sidewalks and necessary drainage structures, and a concrete bridge crossing Rennie's River.

#### **8. Radial Streets.**

Coincident with or immediately following the construction of the circumferential road the existing radial streets including New Cove Road, Portugal Cove Road, Carpasian and Smithville Roads, Mayor Avenue, Sand Pits and Horwood's Roads and Freshwater Road from Empire Avenue to the Circumferential Road should be widened to meet the standard right-of-way width of not less than fifty-four (54) feet and be surfaced with crushed rock base and asphaltic surfacing to a width of twenty-six (26) feet.

The estimated cost given in the Fifth Interim Report for improving these streets includes the estimated cost of such surfacing, also of providing concrete curbs and sidewalks and necessary drainage ditches.

While widening and improving Portugal Cove Road and Mayor Avenue and the portion of Freshwater Road that is to receive a tram line, arrangements should be made with the tram company to pay the additional cost of grading or filling necessary to provide for the construc-

tion of the tramways when steel and other materials needed for these improvements become available, in order to avoid spoilage and duplication of costs when the tram lines can be laid. This also applies to the construction of the portions of the circumferential road that are to receive tram lines.

The design of all utilities and of drainage facilities should be completed before surfacing and other improvements are under construction, in order that all water mains, sewers and shut cuts may be installed without further damage to paving and other improvements and without incurring unnecessary costs.

#### **9. Residential streets, alleys and passageways.**

The standard arrangement established for the Master Plan is for residential streets fifty-four (54) feet in width to be spaced three hundred (300) feet apart centre-to-centre, and midway between these streets an alley or easement sixteen (16) feet in width is provided, leaving a depth of one hundred and fifteen (115) feet for standard lots.

It is planned that all residential streets, other than the radial streets previously discussed, will be gravel surfaced for a width of twenty-six (26) feet and will be provided with concrete curbs and sidewalks, the sidewalks to be located adjacent to the curbs and to be three and one-half ( $3\frac{1}{2}$ ) feet in width, making a total walkway width of four feet including the width of the curb.

In areas where the plan and topography will permit the sixteen foot strip midway between the streets may be treated as a court and the houses built facing the court. This will provide additional safety for children at play and when planting is completed and the courts lined with trees a very attractive setting will be provided. In areas where this plan is pursued the concrete sidewalks may be omitted from the streets and a wider walkway provided in the court, leaving the streets strictly for vehicular traffic and service and planting.

Such an arrangement will encourage the householders to keep



both the front and rear of their property in presentable condition and will make for better living conditions.

Since cross streets have been located at fairly long intervals to avoid excessive street costs and waste of land, passageways for pedestrians have been provided across these long blocks at intervals of from four hundred to five hundred feet, or closer where the plan required. Gravelled walks will probably be provided in these passageways, and in some instances it will also be necessary to provide storm drainage ditches in these passageways.

#### 10 Drainage.

Before construction of streets is started it will be necessary to make a complete drainage study of the entire Housing Area based on a close topographic survey in order that the construction of adequate drainage ditches and culverts may be provided as the street construction progresses and suitable elevations and grades established for the streets. Natural drainage should be adhered to wherever practicable in order to hold costs to a minimum, and should be improved on and supplemented where necessary, especially in areas where boggy places or pools exist that may become stagnant and breed mosquitoes.

Respectfully submitted.

Sgd. A. E. SEARLES.

Consulting Engineer

### CHAPTER IX

#### Conclusion

1. Readers are reminded that this Report should be read in conjunction with our previous Reports and especially with our Third Interim Report, pamphlet copies of which are in the hands of the general public. A good many matters were dealt with in the Third Interim Report which it has not been thought necessary to repeat in this.

2. Our plans having been put forward in five Interim Reports, the matter now rests in the hands of the Municipal Council, the Government and the public. If the proper authorities think well to proceed with the scheme, no time should be lost in appointing the Housing Corporation, providing it

with funds and putting it in a position to make contracts. As has elsewhere been stated, if work is to be begun in May, 1944, the engineers who are to take charge of the project must be instructed not less than two months in advance.

Dated at St. John's this  
day of January, 1944.

BRIAN DUNFIELD.

Chairman.

(Judge in the Supreme Court.  
Nominated by Government).

ERIC COOK.

Vice-Chairman.

(Barrister, Deputy Mayor.  
Nominated by the St. John's Municipal Council).

ERIC JERRETT

(Barrister. Nominated by the  
Bishop of Newfoundland).

FRANCIS M. O'LEARY

(Merchant. Nominated by the  
Newfoundland Board of Trade).

JOSEPH ACTON

(Brigadier, Salvation Army.  
Nominated by the Salvation Army)

LEONARD MILLER

(Medical Practitioner. Nominated  
by the Child Welfare Association).

GORDON F. HIGGINS

(Barrister. President. Benevolent  
Irish Society. Nominated by the  
Benevolent Irish Society).

WILLIAM J. FRAMPTON

(Vice-President. Newfoundland  
Federation of Labour. Nominated  
by Federation).

WILLIAM F. BREEN

(Delegate Longshoremen's Protective  
Union. Nominated by  
Union).

CYRIL F. HORWOOD

(Manufacturer. Nominated by St  
John's Rotary Club).

THOMAS A. LENCH.

(Architect. Nominated by United  
Church Conference).

ALLAN M. FRASER

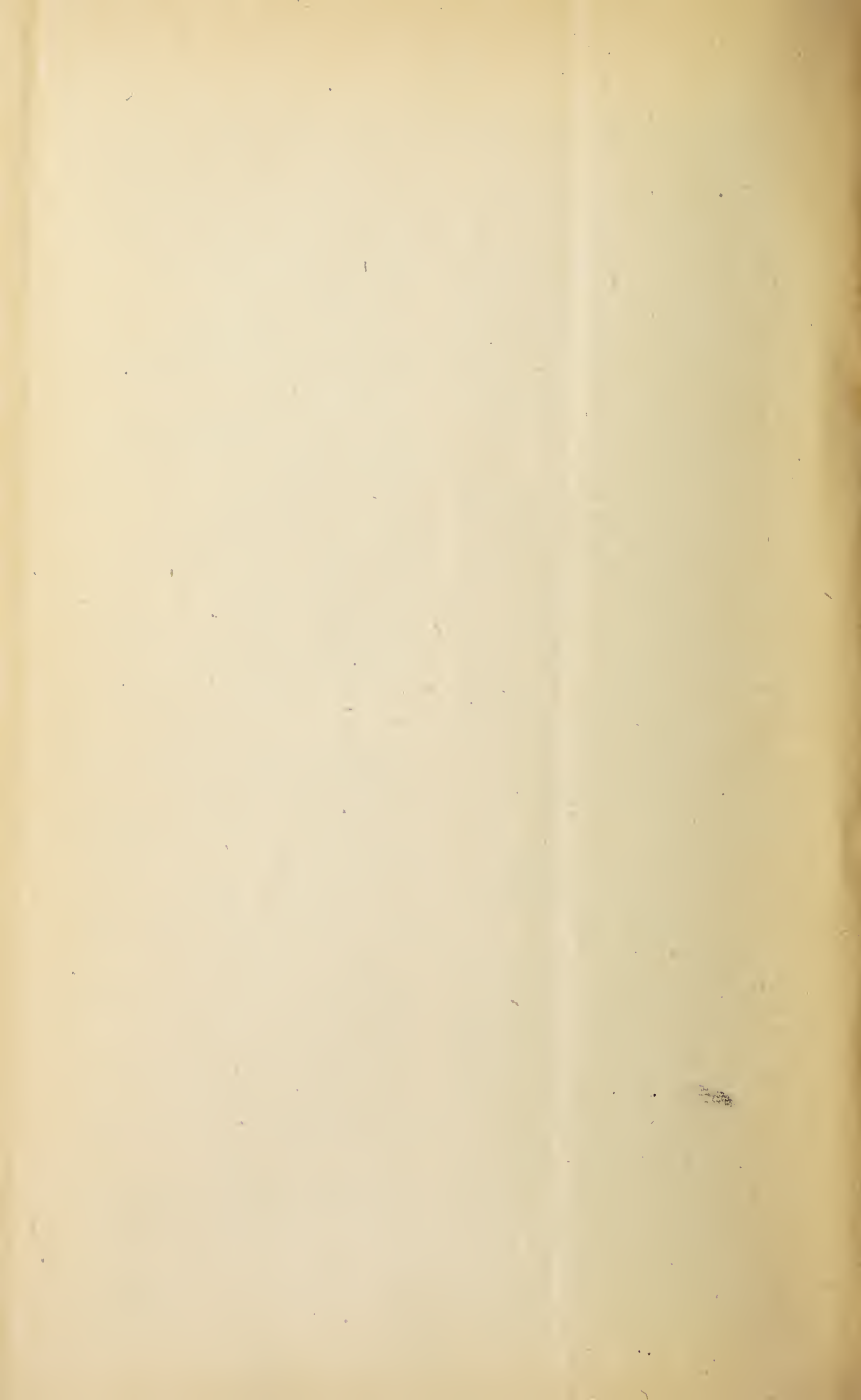
(Professor of Economics. Memorial  
University College. Co-opted).

JAMES V. RYAN

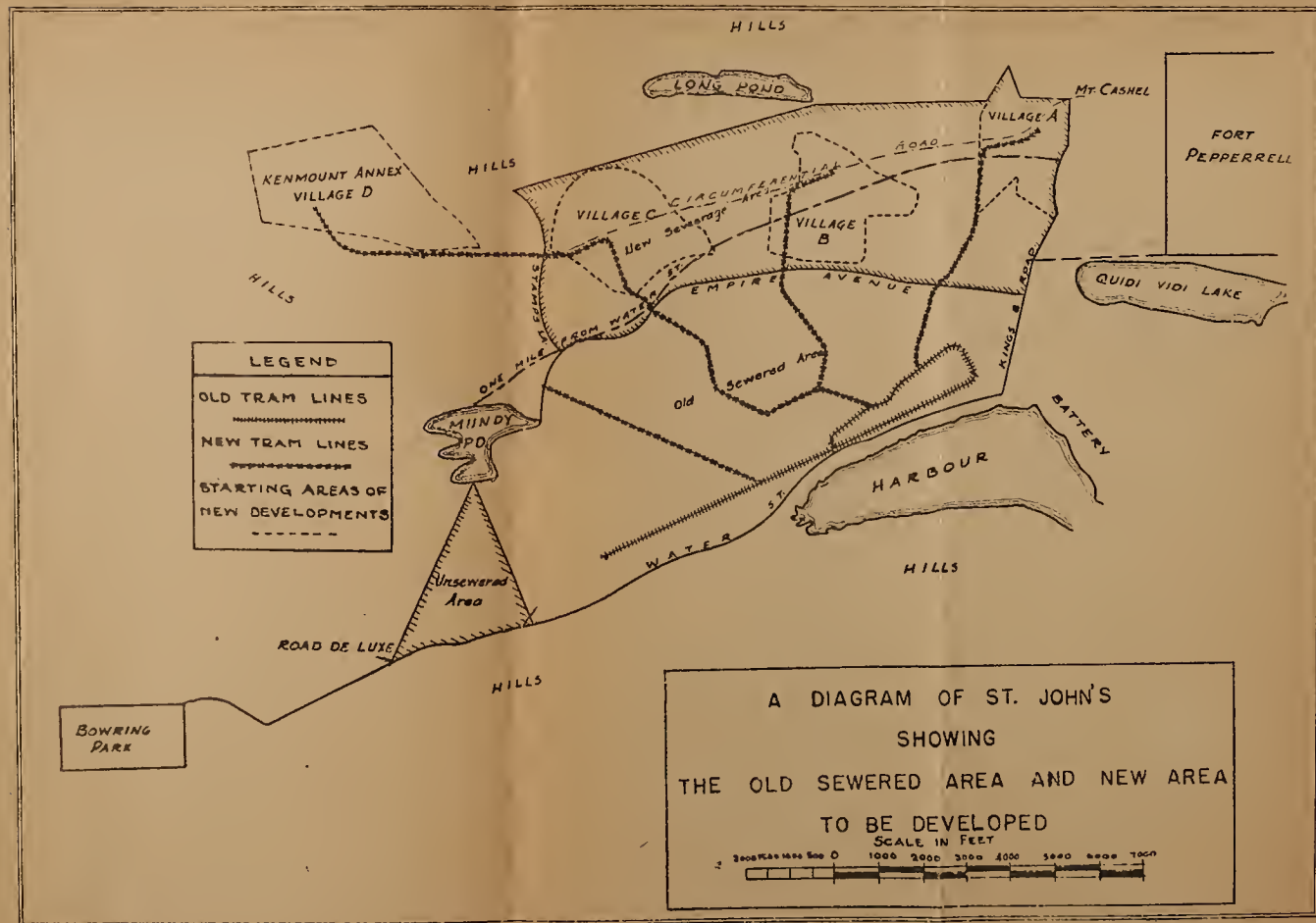
(President. Railway Employees  
Welfare Association. Assistant  
Manager. Newfoundland Railway  
Nominated by Association).

REGINALD J. ORGAN

Secretary







Note: The section from Village C to Village D is a matter for the future, as Village D is not contemplated as an early development.







